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3H Smith A-3627 (100) Access DB# 7440l

SEARCH REQUEST FORM

Scientific and Technical Information Center

705/38

Requester's Full Name: _Richard Fults_ Examiner # : _78528_ Date: _8/28/02_

Art Unit: _3628_ Phone Number 30 _5-5416_ Serial Number: _09772427_

Mail Box and Bldg/Room Location: _PK5 7C20_ Results Format Preferred (circle) (PAPER) DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.
****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: _Automated Political Risk Management_

Inventors (please provide full names): _David Lawrence_

Earliest Priority Filing Date: _1/30/01_

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

This is an invention of managing risk related to financial transactions involving a politically identified person — (see claim 1 for details), and then taking action, following that identification, relative to the transaction.

****

7/3,K/1   (Item 1 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01070501 97-19895
Political risk and the benefits of international portfolio diversification
Cosset, Jean-Claude; Suret, Jean-Marc
Journal of International Business Studies v26n2 PP: 301-318 Second
Quarter 1995
ISSN: 0047-2506 JRNL CODE: JIB
WORD COUNT: 7475

...TEXT: the planning horizon of many portfolio investors. Second, since
April 1982, PRS has provided monthly **risk ratings** for three types of
risk: financial transfer risk, direct investment risk and export market
risk. Following Aliber [1973] and Haendel et al. [1975], we **associate**
international portfolio investors' **political** risk with the uncertainty
of future capital controls and therefore with PRS' financial transfer risk
...

... change under the three most likely political regimes: (1) restrictions
on repatriation of profits or **capital** , **exchange** controls, (2) payment
delays facing exporters to that country, (3) policy related to fiscal and
...

7/3,K/2   (Item 2 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00784858 94-34250
People's Republic of China
Anonymous
Corporate Finance Foreign Exchange Yearbook PP: 59-60 1993
ISSN: 0958-2053 JRNL CODE: COF
WORD COUNT: 1507

...TEXT: who to lend money to, and at what rate of interest, on the basis
of **risk** .

However, interest **rates** are now increasingly becoming the main method of
credit allocation. Correspondingly, the country is rapidly...

... a conventional system in which the central bank implements monetari
policy by intervention in a **money** market, **buying** and selling cash and
near-date debt instruments for the purpose of manipulating inter-bank...

7/3,K/3   (Item 3 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00657576 93-06797
Doing Business in Eastern Europe and the Newly Independent States:
Information Sources to Get Started
Donovan, Jerry J.
Economic Review (Federal Reserve Bank of Atlanta) v77n6 PP: 38-46
Nov/Dec 1992
ISSN: 0732-1813 JRNL CODE: ECR
WORD COUNT: 4436

...TEXT: to undertake a foreign investment or engage in foreign trade
(import or export) must carefully **analyze** and evaluate "country **risk** ."
This risk, sometimes called sovereign risk, is closely **tied** to **political**
developments that affect a country's stability. Assessing the government's
attitude toward foreign loans...

... civil disturbances, wars, and unexpected changes in government or its

policies--present hazards in international **trade** and **investment** .

Uncertainty about these risks is especially pronounced for investment and business activity in the former...

 7/3,K/4   **(Item 4 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00498715 90-24472
Insure Risks of Foreign Trade: Experts
Aldred, Carolyn
Business Insurance v24n20 PP: 56 May 14, 1990
ISSN: 0007-6864 JRNL CODE: BIN

...ABSTRACT: market their products around the world, risk managers must develop a greater understanding of the **political** and credit risks **associated** with overseas operations. According to Thomas A. Cook, a broker with NIA Ltd., an increase in **investment** and **trade** activities in Third World countries, where there is certain political instability, creates a growing demand for corporations to **analyze** exposures, adopt **risk** transfer options, provide loss control alternatives, and conduct political risk management. At the 1990 Risk...

 7/3,K/5   **(Item 1 from file: 621)**
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2002 The Gale Group. All rts. reserv.

01454674   Supplier Number: 46892194   (USE FORMAT 7 FOR FULLTEXT)
Firms issue buy recommendations on AVIC Group.
Business Wire, p11151153
Nov 15, 1996
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 189

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...WIRE)--November 15, 1996--AVIC Group International, Inc. (OTC BB: AVIC) announced today that Barington **Capital** issued a **buy** recommendation in an equity research report this week on AVIC Group. The report further stated, "We think that at current levels, AVIC offers investors an extremely attractive **risk** /reward **profile** ...The company has **aligned** itself with **Politically** and financially powerful joint venture partners in China, who will facilitate network approval, build-out...

 7/3,K/6   **(Item 1 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11793593   SUPPLIER NUMBER: 58926388   (USE FORMAT 7 OR 9 FOR FULL TEXT)
LEARNING CURVE(R) .
Haagen, Anders
Derivatives Week, 9, 1, 10
Jan 3, 2000
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 886   LINE COUNT: 00074

...   reduced margin as their relationship grows, and this paradox has always created gray hairs for **relationship** managers. Previously, the **extreme** solution for the **bank** was to **purchase** another **bank** with a different **risk** **profile** , thereby creating diversification, but more often than not, this strategy gives rise to major cultural...

7/3,K/7   (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00009382
  Russia, VimpelCom comes to the Big Apple
Central European Magazine
November 00, 1996   PAGE: 066 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH   WORD COUNT: 1293   RECORD TYPE: FULLTEXT

TEXT:
...skills. The Russians
supplied technical expertise, vision and - perhaps most important
of all - the right **political   connections** to secure valuable
licences to operate both a cellular network, aimed at wealthier
business subscribers...completed the first large share sale from
Russia and potential investors were becoming accustomed to
 analyzing Russia **risk** . What concerned them much more in the case
of the VimpelCom were the "laws governing...asset. But the
lead banks strove to lure more price-sensitive specialist telecom
and growth **investors** into the **deal** . They employed a discounted
cashflow method to value the company with a discount for Russian...

11/3,K/1   (Item 1 from file: 15)

02369434 121944402
What moves capital to transition economies
Gabibaldi, Pietro; Mora, Nada; Sahay, Ratina; Zettelmeyer, Jeromin
IMF Staff Papers v48 PP: 109-145 2001
ISSN: 1020-7635 JRNL CODE: IMF
WORD COUNT: 12140

...TEXT: could be justified if profitability is related to domestic demand,
or if output declines are **associated** with disruptions (including
political and social) that are not controlled for through other
variables. On the other hand, the...

...opportunity cost variable.

A final question is whether or not to control separately for market (
investor) perceptions, as captured by "country **risk** " **ratings** , which
are regularly published in **investor** magazines such as Euromoney or
Institutional Investor. As we explain in more detail in the...

... last subsection above), our specification encompasses aggregate unit
labor costs (except for indirect labor costs).
 Trade liberalization. Direct **investment** often takes place in businesses
that either are export-oriented or require imported inputs, or...
relationship only with past inflation (perhaps as a proxy for the quality
of macroeconomic "housekeeping"), **investor** ratings, the **exchange** rate
regime (where pegs are associated with bigger net inflows), the level of
reserves, world...

 11/3,K/2   (Item 2 from file: 15)

02113503 66862991
Risk management in the Internet age
Quinn, John
Commercial Lending Review v16n1 PP: 17-21 Winter 2000/2001
ISSN: 0886-8204 JRNL CODE: CLV
WORD COUNT: 2822

...TEXT: mountains of data that are beginning to be generated in the course
of B2B e- **commerce** **transactions** . Widely accepted projections estimate
that, by 2004, B2B e-commerce will represent upwards of $2...

... offerings to match customers' predicted needs and to significantly
refine their pricing to match an **individual** 's **risk** **profile** .

These applications of new information radically reshaped the
consumer-credit sector a decade ago. In...

...quantity (that is, many exchanges); and privacy (for example, permission
based to facilitate specific credit **transactions**). **Financial**
institutions need look no further than their own evolutionary history of
standardization in the equity... be used to develop a much more precise
level of currency, foreign exchange, and/or **political** risk **connected** to
a company.

More generally, these and other opportunities will arise as a result of the
greater ease and more timely access that e- **commerce** provides to
transaction -generated data.

And, in the end, this means that savvy lenders will be able to...

...IMPACT ON PRODUCTS, PROCESSES, AND MARKET SEGMENTS

Just-in-Time Financing: the Use of Working **Capital** on a **Transaction** -by-Transaction Basis versus Revolving Lines of Credit

Consider the ways in which these types...transparency and liquidity);

* increased liquidity (through improvement in the efficiency in matching a borrower's **risk** **profile** with an **investor** 's risk appetite or desire for certain cash flows). Aligning Risk-Management Services with New...

 11/3,K/3 **(Item 3 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02110273 66862844
How new ventures exploit trade-offs among international risk factors:
Lessons for the accelerated internationization of the 21st century
Shrader, Rodney C; Oviatt, Benjamin M; McDougall, Patricia Phillips
Academy of Management Journal v43n6 PP: 1227-1247 Dec 2000
ISSN: 0001-4273 JRNL CODE: AMA
WORD COUNT: 13283

...TEXT: that the proportion of its revenue exposure in any single country will   decrease.   In   the   **extreme** , this negative **relationship**   is mathematically determined. Yet when only a portion of total revenues comes from foreign sources... of a firm's total sales. Country risk for each country was the average of **risk**   **ratings**   published in Euromoney, Institutional   **Investor** , and the Wall Street Journal (alpha = .96). These publications present annual ratings of countries based...state of small business. Washington, DC: U.S. Government Printing Office.

Vernon, R. 1966. International **investment** and international **trade** in the product cycle. Quarterly Journal of Economics, 80: 190-207.

RODNEY C. SHRADER
University...

 11/3,K/4 **(Item 4 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02064629 60279009
Dirty money
Schneider, Stephen
Canadian Insurance v105n9 PP: 24-27 Aug 2000
ISSN: 0008-3879 JRNL CODE: CIN
WORD COUNT: 1168

...TEXT: by which illegally obtained funds are made to appear legitimate. "Dirty" money is cleaned through **commercial** or **financial**   **transactions** in order to conceal or disguise the nature, source, or ownership of cash or assets...

... an insurance company may unwittingly invest in a project with other parties who may have **criminal**   **connections** .

In a recent report titled Money Laundering Typologies, the G8's Financial Action Task Force...

...for front-line and compliance personnel.

The legislation also creates a new federal agency - the **Financial** **Transactions**   and Reports Analysis Centre of Canada (FinTrac).This agency will be responsible for overseeing this...

...following.

* Risk assessment - Identify your exposure to money lavender ing, assess emrent control measures, and **identify** high **risk** areas.

* Compliance Officer - Designate an **individual** who is responsible for ensuring compliance with the new legislation.

* Policy & program development - Develop internal...

 11/3,K/5   (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02045845 56391809
Pay-at-the-Pump auto insurance: Review of criticisms and proposed modification
Khazzoom, J Daniel
Journal of Insurance Regulation v18n4 PP: 448-496 Summer 2000
ISSN: 0736-248X JRNL CODE: JIA
WORD COUNT: 17810

...TEXT: 1

Driver Characteristics

PATP is criticized on the grounds that it imposes a statewide uniform **rate** that ignores **risk** differences among **individual** drivers. Critics argue that under PATP "there's no incentive to avoid speeding tickets, accidents ... or else goes uninsured, nothing in between. It is as if you either find the **money** to **buy** all the food in the grocery store or go without food.

The sacrifice this imposes...El Gasseir, 1990.

21. For example, Sugarman's proposal for California gives people a direct **financial** reason for **buying** cars that are crashworthy. It imposes two types of charges on the ownership of a...Urban League, Phoenix Urban League, Oakland Committee for Urban Renewal, New Bayview Committee, Mexican-American **Political Association** , League of United Latin American Citizens, Latino Issues Forum, Interdenominational Ministerial Alliance, Hermandad Mexicuna Nacional, Filipino-American **Political Association** , Comision Femenil Mexicans Nacional, Chinese for Affirmative Action, Center for Southeast Refugee Settlement, Mexican American... C.: Office of Technology Assessment.

Public Advocates, Greenlining Coalition, Hermandad Mexicana National and Mexican-American **Political Association** , 1993. "Pay-at-the-Pump In-Person Survey of 800 Californians: A Report to California...

 11/3,K/6   (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02018300 53438069
Making government pay: Markets, politics, and the allocation of constitutional costs
Levinson, Daryl J
University of Chicago Law Review v67n2 PP: 345-420 Spring 2000
ISSN: 0041-9494 JRNL CODE: UCL
WORD COUNT: 36121

...TEXT: as it attaches no intrinsic utility to financial inflows. Rather, government internalizes only political incentives. **Political** incentives are causally **connected** to social costs and benefits, but they are not the same thing, and the causal...

... cost-internalization approach, an alternative argument against unfunded

mandates and commandeering actually does explore the **relationship** between economic and **political** costs. According to the Court and some commentators, unfunded congressional commandeering undermines political accountability by... much more,91 the zoning commission might balance the political benefits of pleasing the homeowners **association** against the **political** costs of displeasing the club owner and decide that zoning would maximize political support. This...to the contrary, one motivation for this Article is to direct scholarly attention to the **relationship** between economic and **political** costs in the hope of better understanding how government incentives can be shaped by constitutional...injuries and emotional distress.192 Insurance theory teaches that most plaintiffs would be willing to **buy** insurance against **monetary** losses, but not against intangible dignitary or emotional harms that have no positive effect on... takings and constitutional torts. Depending on the model of the political process employed as an **exchange** mechanism between **financial** and political costs, and on numerous contextual variables, the deterrence effects of compensation on government...funding. That, after all, is the role damages are meant to play-but cannot, unless **money** is somehow **exchanged** into votes. Extracting compensation in the form of campaign finance limitations might be one method...99,999 of uniformly dispersed total benefits.

62 See William H. Riker, The Theory of **Political Coalitions** (Yale 1962).

63 Incidentally, one could use this example to make an economic argument for...dimensions).

191 One disanalogy between constitutional torts and insurance is that tax premiums are not **risk - rated** , so classes of **individuals** more likely to suffer harms from constitutional violations will

not pay higher taxes for their...

 11/3,K/7   (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01986216 49875275
The equate project: An introduction to Islamic project finance
Esty, Benjamin C
Journal of Project Finance v5n4 PP: 7-20 Winter 2000
ISSN: 1082-3220 JRNL CODE: JPFN
WORD COUNT: 6438

...TEXT: gamble) and other social evils such as poverty. This restriction has direct implications in the **dealings** of modern **financial** instruments such as futures and options, which may be deemed ...the large decline in real GDP, oil production, population, and perceived credit quality (the Institutional **Investor** country **risk rating**) between 1990 and 1991, and the partial recovery by 1995. Following the War, the Kuwaiti government wanted to develop stronger **political** and commercial **ties** with coalition countries as a way to express gratitude and ensure future domestic security. This...assets available to "ring fence" for the Islamic tranche. In a Murabaha contract, an]Islamic **bank purchases** an asset and re-sells it for a higher price at a later date - hence...

...to three years while Kuwaiti dinar-denominated contracts can have longer maturities as long as **investors** are willing to assume interest- **rate risk** .

Although short-maturity structures were indicative of lending conditions in Kuwait in 1996, they are...

... was to use an Ijara contract, or financial lease. In an Ijara facility, the Islamic **bank purchases** specific assets and then leases them to the project company for a period of time...was unclear whether a court might

"pierce the corporate veil" and assert liability on the **deal** 's Islamic **investors** .

A second issue involved the selection of assets for the Islamic tranche. The sponsors had...

... Islamic religious law or english law? Even if they chose English law to govern the **transaction** , would a **commercial** court recognize, understand, and respect Sharia principles? Another problem was how to deal with payment ...

11/3,K/8   (Item 8 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01912022 05-63014
Collaring the risk of real-time prices: A merchant strategy for utilities
Schwarz, Peter M; Taylor, Thomas N
Public Utilities Fortnightly v137n19 PP: 52-58 Oct 15, 1999
ISSN: 1078-5892 JRNL CODE: PUF
WORD COUNT: 2423

...TEXT: Electricity insurance recently was introduced. Enron offers derivatives that provide coverage against high electric prices **associated** with **extreme** temperatures. CIGNA Property & Casualty, just purchased by ACE Limited, offers insurance against high prices due...

...options. Naturally, there are other differences. Options require greater customer knowledge and a willingness to **trade** **financial** derivatives. Price collars have no explicit premium costs, they do not require knowledge of financial...

... avoid risk, customers choose a price cap to limit upside risk. Efficiency depends upon the **consumer** 's tolerance of **risk** . Even flat **rates** may be efficient if a **customer** is willing to pay to avoid all risk.
Table 1

11/3,K/9   (Item 9 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01737183 03-88173
The common law "duty to serve" and protection of consumers in an age of competitive retail public utility restructuring
Rossi, Jim
Vanderbilt Law Review v51n5 PP: 1233-1321 Oct 1998
ISSN: 0042-2533 JRNL CODE: AVLR
WORD COUNT: 39873

...TEXT: risk-bearer and costspreader.150 The utility, then, can attempt to seek compensation for these **risks** and costs through **rates** , while also providing **customers** adequate opportunities to contest service curtailment or to seek an alternative supplier.

Although under traditional...towards a competitive distribution environment will force a more explicit consideration of the costs and **political** trade-offs **associated** with the duty to serve. Competitive distribution markets will also work to minimize power market...June 1994, at 24.

221. Similarly, the overnight bank rates central banks use manage the **money** supply and **exchange** rates. Even though interest rates in the banking system may occasionally surge to several hundred...

11/3,K/10   (Item 10 from file: 15)

01706357 03-57347
A normative model of macro political risk assessment
Alon, Ilan; Martin, Matthew A
Multinational Business Review v6n2 PP: 10-19 Fall 1998
JRNL CODE: MBU
WORD COUNT: 4127

...TEXT: select group of , or the majority of, foreign business operations
and investments." This definition (1) **views** **political** risk in the
general environmental context, (2) differentiates between macro and micro
risks, and (3...

...choice of data, analytical tools, and interpretation of results. Second,
the focus of the political **risk** **analysis** is different. For example,
Institutional **Investor** focuses on creditworthiness, Business
Environmental Risk Index and World Political Risk Forecasts concentrates on
adverse... political risk assessment. Given the weaknesses of the former
models, a need exists to accurately **identify** the political **risk**
 variables important for foreign direct **investors** . This article is a step
in that direction. It provides a structured qualitative approach for...the
country's involvement in international organizations, and (3) the
possibility of regulatory restrictions on **investment** , **capital** , or
 trade flows. The likelihood of political violence requires an evaluation
of potential future conflicts, including war...

 11/3,K/11   (Item 11 from file: 15)

01678528 03-29518
The evidentiary theory of blackmail: Taking motives seriously
Berman, Mitchell N
University of Chicago Law Review v65n3 PP: 795-878 Summer 1998
ISSN: 0041-9494 JRNL CODE: UCL
WORD COUNT: 38813

...TEXT: amount to proposing a model blackmail statute. 1. *Hard" bargains.
Explicitly or implicitly, every potential **commercial** **transaction**
conforms to the same double conditional form as does blackmail. The
proposition implicitly conveyed by... a more serious offense than mere
misprision of felony. 4. Victim blackmail. Should the preceding **analysis**
 of crime **exposure** blackmail change if the **individual** who threatens to
expose A's crime was A's victim? What if B threatens...the school the
burden to demonstrate that it would have fired the teacher notwithstanding
her **political** leanings) in numerous ways. She could hope to rely on
statistical evidence of firings by the...

...a school board meeting in which board members expressed hostility to her
because of her **political** **views** . Alternatively or additionally, she
could testify that her school principal offered to renew her contract...
lackmail would not be illegal in the free society. For blackmail is the
receipt of **money** in **exchange** for the service of not publicizing certain
information about the other person. No violence or...be delighted to obtain
money without giving up goods. If so, the parties to the **commercial**
 transaction have the *real" or direct intent of extracting

 11/3,K/12   (Item 12 from file: 15)

01677620 03-28610
Political uncertainty and the real estate risk premiums in Hong Kong
Chau, K W

ABSTRACT: A study is presented that investigates the effects of **political**
 uncertainty **associated** with the 1997 repossession of Hong Kong by China
on the real estate market. Such...
TEXT: Headnote:

K W Chau*

Headnote:

Abstract. This study investigates the effects of **political** uncertainty
 associated   with the 1997 repossession of Hong Kong by China on the real
estate market. Such...

...Department, 1994). As a result of this spectacular economic growth, some
people argue that the **political** risk **associated** with 1997 has been
vanishing and has by now virtually disappeared. An even more optimistic...
suggest that the 1997 issue is a nonissue and that investors have
completely discounted the **political** risk **associated** with 1997. However
this may need to be re-interpreted, given the findings in this...been taken
into account. This interpretation is also consistent with the rational
expectations hypothesis.

Most **investors** believe that a complete re- **valuation** (resulting in
decreased **risk** premium) of the Hong Kong investment market (including the
real estate market) has already occurred...
...Review, Hong Kong: Hong Kong Government Printers, 1994.

Webb, B., M. Miles and D. Guilkey, **Transaction** -Driven **Commercial** Real
Estate Returns: The Panacea to Asset Allocation Models? AREUEA Journal,
1992, 20, 325-57...

 11/3,K/13   **(Item 13 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
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01669824 03-20814
**Reciprocity in international business: A study of telecommunications
alliances and contracts**
Kashlak, Roger J; Chandran, Rajan; Di Benedetto, C Anthony
Journal of International Business Studies v29n2 PP: 281-304   Second
Quarter 1998
ISSN: 0047-2506 JRNL CODE: JIB
WORD COUNT: 10067

...TEXT: been undertaken on international agreements that are founded on
inter-entity reciprocity and intra-alliance **financial transactions** .
Similar to international capital flows (Root, 1994), ILD agreements involve
bidirectional, simultaneous flows of a...evidence showed that nothing of
economic importance within a non-market economy existed independently of
 political and social **relationships** . Thus, both reciprocity and
redistribution are suggested as socio-economic transactional modes (Dalton,
1968).

A...

... whereby product or service disposition is arranged. Dalton further
argued that many types of foreign **trade** , **money** uses and price setting
grew from a transactional mode foundation of reciprocal exchange, rather
than... 1986, it also had implications for the ILD business. The Act
empowered the U.S. **Trade** Representative to **investigate** foreign
countries that deny U.S. firms mutually advantageous market opportunities
for telecom services, and...an expanded number of countries. Cosset and Roy
(1991) compared the Euromoney and the Institutional **Investor** indices,

where country-level **risk** **rankings** are based on political and politically influenced economic variables. They suggested that unlike the Institutional... attributes of power distance, masculinity, individualism and uncertainty avoidance to the degree of reciprocity in **trade** and foreign **investment** efforts. One limitation of our study regards the cultural distance relationship with the degree of...

... is to operationalize a decreasing cultural distance between two countries over time based on increasing **trade** and **investment** relationships, before studying the linkage with the degree of foreign partner reciprocity.

Relative country-risk...

 11/3,K/14 **(Item 14 from file: 15)**

01595942 02-46931
Economic rights and government in developing countries: Cross-national evidence on growth and development
Goldsmith, Arthur A
Studies in Comparative International Development v32n2 PP: 29-44 Summer 1997
WORD COUNT: 6711

...TEXT: were suspended over a long interval" (ibid.: 227). Binding agreements give the parties to an **exchange** confidence that **money** spent today will result in goods or services being delivered tomorrow. Such trust is especially...

... quality and delivery, no one would buy something based on a sample or description. International **trade** and liquid **capital** markets thus hang on security of contract.

Finally, Weber (ibid.: 277) stressed the need for...liberty are used: the freedoms to own property, earn a living, operate a business, make **investments** , **trade** internationally, and participate in markets. Each country in the Freedom House survey is scored on...preparation of this article, an earlier version of which I presented at the 1996 Northeastern **Political** Science **Association** Annual Meeting. I also appreciate the comments of Erwin Jaffe, Vicki Milledge, Vivien Schmidt, and...

...that adopted by Keefer and Knack (1995), who employ subjective variables

produced by two private **investor** **risk** **rating** services to assess the impact of economic rights. 3. The index has fifteen components for... property rights: Is there a link? Paper presented at the Annual Meeting of the American **Political** Science **Association** , New York, I-4 September.

Reference:

CLAGUE, CHRISTOPHER, PHILLIP KEEFER, STEPHEN KNACK, AND MANCUR OLSON...

 11/3,K/15 **(Item 15 from file: 15)**

01436931 00-87918
VimpelCom comes to the Big Apple
Anonymous
Euromoney n333 PP: 66 Jan 1997
WORD COUNT: 1156

...TEXT: skills. The Russians supplied technical expertise, vision and perhaps most important of all the right **political connections** to secure valuable licences to operate both a cellular network, aimed at wealthier business subscribers...

... late November, Gazprom had already completed the first large share sale from Russia and potential **investors** were becoming accustomed to **analyzing** Russia **risk** . What concerned them much more in the case of the VimpelCom were the "laws governing...asset. But the lead banks strove to lure more price-sensitive specialist telecom and growth **investors** into the **deal** . They employed a discounted cashflow method to value the company with a discount for Russian...

 11/3,K/16   (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01329818 99-79214
Capital markets safeguard against risk
Anonymous
Euromoney n329 PP: 347-348 Sep 1996
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 1546

...TEXT: rare," says Mitchell Shivers, president director of co-manager Merrill Lynch's Jakarta office. "The **rating** reflects the political **risk** , but **investors** are impressed by Indonesia's commitment to good fiscal management, its high investment and growth...

...the financial soundness of brokers.

The plans follow a considerable increase in interest in stock **trading** by domestic **investors** , who were formerly very small players due to a lack of knowledge and the very...

... of interest to foreign investors on the main board. Less liquid stocks, attractive to retail **investors** , will **trade** on the second board, while the third board will deal with warrant trading and small...and joint operations between the public and private sectors. They have been criticized as allowing **politically** well- **connected** businessmen to seek preferential treatment.

But the government has this year slowed down the programme...

 11/3,K/17   (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01206158 98-55553
A question of definitions
Parsley, Mark
Euromoney n323 PP: 32 Mar 1996
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 605

...TEXT: debt and are inadequate even there: in the public markets, securities with the same rating **trade** differently. **Banks** ' internal ratings differ from the public ratings. And there is no final common point of...

... back transactions limited to specific securities of named borrowers, rather than a generic measure of **risk** based on **rating** and maturity.

Though derivatives on **individual** equities may look a similar proposition, there are important differences: the common equity of most...

... company is not closely correlated with that of any other company or index because so **extreme** an event is **tied** up with that company's unique performance. This means that the only way to lay...

11/3,K/18   (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01067695 97-17089
Using scenario analysis to manage the strategic risks of reengineering
Clemons, Eric K
Sloan Management Review v36n4   PP: 61-71   Summer 1995
ISSN: 0019-848X   JRNL CODE: SMZ
WORD COUNT: 8146

...TEXT: MasterCard and Visa evolved when thousands of banks (issuers) issued credit cards, and thousands of **banks** (acquirers) literally " **bought** the paper charge receipts" from merchants and acquired the merchants' receivables. MasterCard and Visa facilitated...organization, and while Tushman does not explicitly attempt to relate them to business reengineering, the **connection** with functionality and **political** risk **associated** with reengineering should be made clear.(8)

People internalize behaviors that have been rewarded and...

... conservative estimates of the future. More significant, they produce dangerously conservative strategies and long-term **investments** for **dealing** with different future needs.
Scenario analysis is a technique that has proved consistently effective for ... risk. Perhaps more significant, since the need to change is internally generated and accepted, the **political** risk **associated** with such change is likewise greatly reduced.

Conclusion

Business reengineering is difficult and risky, and...rich environment.*

Nature of technology and its role in distribution.

Degree of economic turbulence, including **rate** of change, economic **uncertainty** , and **consumer** confidence in the economy and in their own economic future.

The executives saw the first...their most attractive customers, whom they have overcharged through average-cost pricing, while charging higher **rates** for their higher **risk** **customers** . **Customers** are free to "renege" and cancel their policies if new entrants offer them lower rates...

11/3,K/19   (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01030944 96-80337
International bond issues
Anonymous
Euroweek n401 PP: 23-31 May 5, 1995
ISSN: 0952-7036   JRNL CODE: EUW
WORD COUNT: 9469

...TEXT: expect them to remain stable for the next two weeks and then fall further.

Institutional **investors** do not **buy** five-year deals -- this is basically aimed at retail.

Market appraisal:

"...there is some demand...gone well.

In the last few weeks most interest has come from retail as the **uncertainty** over interest **rates** has deterred the institutional **investor** who looks at yield compared to swap rates and Libor and is not sure where... long as there is a clear playing field in the next two weeks it should **sell** . The retail **banks** are happy to work on it.

Salomon -- The Canadian dollar has strengthened, the bond market...market conditions brought a lot of institutional interest and this afternoon we saw strong institutional **buying** . **Investors** want short maturities and there is no pick-up in yield between two to three...

... was not quite right for this, the third issue of the week, because of the **political** risk **associated** with the pension reforms. The market has been climbing for five days now and some the World Bank was the 10.625% 1998 led by Swiss **Bank** which has **traded** anywhere between 80 and 100 through lira Libor. This new transaction was issued at 60...

11/3,K/20   (Item 20 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00931823 95-81215
Realignments of target zone exchange rate systems: What do we know?
Neely, Christopher J
Federal Reserve Bank of St. Louis Review v76n5 PP: 23-34 Sep/Oct 1994
ISSN: 0014-9187 JRNL CODE: FSL
WORD COUNT: 7583

...TEXT: zones was to reduce exchange rate volatility, which contributes to uncertainty and risk in international **trade** and **investment** .(3) More recently, a desire to "borrow" the low inflation reputation of a foreign central...

... functioning of exchange rate target zones, the next section of this article presents a simple **monetary** model of **exchange** rate determination. Section three discusses the functioning of target zone systems. The empirical literature on...

... rate from March 1979 to July 1993.(Figure 1 omitted) As the relative price of **money** , the **exchange** rate is determined by market "fundamentals," that is, output, price levels, money supplies and interest ...
... asset returns cause large movements of capital. Expected asset returns drive exchange rate movements because **investors** must **exchange** currencies to **purchase** foreign **financial** instruments or repatriate earnings from international investments. For example, if French interest rates exceed those...

... German investor might choose to exchange deutsche marks for francs at the current exchange rate, **buy** French **financial** assets (such as government bonds) that pay a higher interest rate, and then repurchase deutsche...

...bond matures.

Of course, if French bonds pay a higher interest rate, why would any **investor** choose to **buy** German bonds? The answer is that there are two forms of returns from international investments...Ge is the annual rate of interest on a German bond.(7) If the same **investor** **exchanged** deutsche marks for francs, bought and held French bonds, then exchanged the earnings in francs...

... monetary authorities may or may not, at their discretion, intervene to control the rate of **exchange** . If **monetary** authorities fix the exchange

rate, they willingly buy or sell their own currency in unlimited...
variables such as exchange rates.(17) Target zone exchange rates may be
different, however. Central **banks** manage **exchange** rates to promote full
employment or low inflation or some other economic goal; they do...about
expected profit, but also about minimizing risk associated with the profit.
For instance, German **investors** **buying** domestic bonds are sure of their
nominal return, but if they buy French bonds, they...

... certain currencies. This risk premium may also change over time as
economic conditions change and **investors** perceive more or less **risk** in
the exchange **rate** . This time-varying **risk** premium makes it difficult to
accurately estimate expectations from interest rate differentials.

An obvious way...

... the width of the band.(23) The third period of high realignment
expectations was also **associated** with **political** events, the political
crisis and weak economy of the first three quarters of 1990. Finally...on
variables such as changes in the real exchange rate, parliamentary
elections, changes in foreign **exchange** reserves, unemployment, **money**
growth, government borrowing and the current account. Only changes in the
real exchange rate, parliamentary...an unusual increase in a stock price)
based on public information, that person would borrow **money** to **buy** as
much stock as possible immediately, driving the price up right away. This
is a...

 11/3,K/21   (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00884325 95-33717
Political risk and the euphoria of emerging markets
Avasthi, David D
Risk Management v41n7 PP: 63-69 Jul 1994
ISSN: 0035-5593 JRNL CODE: RMT
WORD COUNT: 2973

...TEXT: All in all, these scenarios are broadly classified as political
risks--those risks to international **trade** and **investment** caused by
arbitrary, discriminatory or capricious acts of governments or by
macroeconomic factors out of... strategic--intergovernmental relations
within the region, with minor and major powers, as well as regional
 political and economic **alliances** , and international organization
memberships; and experience--previous events involving governmental
abrogation and/or interference, and...

... different time frames--short-, medium- and long-term analysis. Two
representative non-custom comparative country **risk** **ratings** were put out
by Institutional **Investor** Inc.'s country credit ratings (Institutional
Investor, March 1994)--the results of which are based...

 11/3,K/22   (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00841897 94-91289
Factors affecting consumer risk reduction: A review of current evidence
Mitchell, Vincent-Wayne
Management Research News: MRN v16n9/10 PP: 6-20 1993
ISSN: 0140-9174 JRNL CODE: MRN
WORD COUNT: 9907

...TEXT: depend more on word-of-mouth communications.

Recently, Mitchell and Greatorex (1989) reported that UK **consumers** in
higher social classes **rated** **risk** reducing strategies less important

than C2DE consumers, although differences were not always statistically significant. On...the opinions of family and friends and great tact is usually exercised by those whose **opinions** are sought. In **extreme** cases of dissatisfaction, the purchaser may attempt to alter the facts of the purchase scenario...work in 'novelty seeking' may be a conceptually related construct which is worthy of further **investigation** .

LEVEL OF **PURCHASER** RISK

In car purchase, Gronhaug (1972) found that buyers high in perceived risk were more...T.S. (1970) "Consumer Behaviour", Glenview, IL; Scott-Foresman & Co., p 124.

ROSELIUS, E. (1971) " **Consumer** **Rankings** of **Risk** Reduction Methods", Journal of Marketing, Vol. 35, January, pp 56-61.

ROSEN, D.L. and...

 11/3,K/23 **(Item 23 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
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00759231 94-08623
The internationalization of emerging equity markets
Papaioannou, Michael G; Duke, Lawrence K
Finance & Development v30n3 PP: 36-39 Sep 1993
ISSN: 0015-1947 JRNL CODE: FID
WORD COUNT: 2986

...TEXT: include sharp equity price fluctuations, limited availability of trading instruments, and inadequate monitoring of insider **trading** activity. Institutional **investors** also face bureaucratic restrictions that can limit market access, hinder the settlement of payments, and...

...or reduce many of these obstacles.

Frequently, emerging markets must deal with unique macroeconomic and **political** risk factors **associated** with unsettled macroeconomic policy choices and volatile political situations. The most endemic of the macroeconomic... emerging markets. Small trading volumes effectively shut out large institutional investors, since even what these **investors** consider small **trades** would amount to huge transactions for the markets and could lead to dangerously high volatility. In general, the lack of liquidity and depth depresses **financial** **transactions** and reduces market efficiency. Liquidity may depend to some extent on governmental initiative in providing an appropriate legal and accounting system to ensure the transparency of **financial** **transactions** .

Regulations are among the most common institutional barriers that limit foreign investment. International investors face...

... capital markets, but the limitations are most severe in emerging markets. Restrictions and controls on **capital** flows and **exchange** transactions, barriers on market entry and exit, inadequate information on securities transactions, a small number... Special committees have been instituted to oversee laws and regulations dealing with the transparency of **financial** **transactions** . Thailand, for example, has recently implemented measures enforcing fair equity trading and tightening certain disclosure...

... process of disseminating equity market information. Financial markets produce and distribute information on returns and **risks** efficiently through interest **rates** and securities prices, permitting savers, **investors** , and borrowers to make rational choices among competing investment options. Government intervention restricts access to...

 11/3,K/24 **(Item 24 from file: 15)**

00641167 92-56107
Understanding Consumers' Behaviour: Can Perceived Risk Theory Help?
Mitchell, V-W.
Management Decision v30n3 PP: 26-31 1992
ISSN: 0025-1747 JRNL CODE: MGD
WORD COUNT: 4072

...TEXT: old set, or by buying a second-hand video and using the rest of
the **money** to **buy** video tapes. All combinations of buying goals will
increase the quality of their TV viewing... of family and friends.
Recognizing this sensitivity, great tact is usually exercised by those
whose **opinions** are sought. In **extreme** cases of dissatisfaction the
purchaser may attempt to alter the facts of the purchase scenario...

... Purchase Decisions", Journal of Marketing Research, Vol. 6, 1969, pp.
351-54.

8. Roselius, T., " **Consumer** **Rankings** of **Risk** Reduction Methods",
Journal of Marketing, Vol. 35, January 1971, pp. 56-61.

9. Garner, S...

 11/3,K/25   **(Item 1 from file: 810)**

0645730 BW1153

AVIC GROUP INTL: Firms issue buy recommendations on AVIC Group

November 15, 1996

Byline: Business Editors

     ...WIRE)--November 15, 1996--AVIC Group
International, Inc. (OTC BB: AVIC) announced today that Barington
 Capital issued a **buy** recommendation in an equity research report this
week on AVIC Group. The report further stated, "We think that at
current levels, AVIC offers **investors** an extremely attractive
 risk   /reward **profile** ...The company has **aligned** itself with
 Politically
and financially powerful joint venture partners in China, who will
facilitate network approval, build-out...

 11/3,K/26   **(Item 1 from file: 16)**

03446628   Supplier Number: 44805233 (USE FORMAT 7 FOR FULLTEXT)
Political Risk and the Euphoria of Emerging Markets
Risk Management, p63
July, 1994
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2998

...   All in all, these scenarios are broadly classified as political
risks - those risks to international **trade** and **investment** caused by
arbitrary, discriminatory or capricious acts of governments or by
macroeconomic factors out of...strategic - intergovernmental relations
within the region, with minor and major powers, as well as regional
political and economic **alliances** , and international organization
memberships; and experience - previous events involving governmental

abrogation and/or interference, and...

...different time frames - short-, medium- and long-term analysis. Two
representative non-custom comparative country **risk   ratings** were put out
by Institutional **Investor** Inc.'s country credit ratings (Institutional
Investor, March 1994) - the results of which are based...

 11/3,K/27   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13394319   SUPPLIER NUMBER: 69279721   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Asset Pricing.
Cochrane, John H.
NBER Reporter, 1
Fall, 2000
ISSN: 0276-119X   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 5232   LINE COUNT: 00427

...   the formation and design of securities and security markets, the
nature of financial contracting and **banking** , the **trading** mechanisms in
securities markets, and the regulation of markets and related issues. Asset
pricing research...

...measure of "bad times." A body of empirical and theoretical work now
suggests a quite **radical** change in traditional **views** of this measure.
First, something like a "recession factor" is important in addition to
swings...opinion among investors that is then combined with constraints on
short sales. Because they cannot **sell** short, bearish **investors** '
opinions may not be reflected in market prices. However, if other
previously bullish investors have...
...periods of greater and lesser return volatility. Campbell and Viceira
(32) note that the relevant " **risk** -free **rate** " for a long-horizon
investor is an indexed perpetuity, a bond with quite long maturity.
However, in the absence of...

...34) examine individual accounts in an S&P 500 Index mutual fund to
examine the **trading** and **investment** behavior of more than 91,000
investors. They identify positive feedback traders as well as...1999.
      (10.) S. J. Davis, J. Nalewaik, and P Willen, "On the Gains to
International **Trade** in Risky **Financial** Assets," NBER Working Paper No.
7796; July 2000.
      (11.) Y. H. Cho and R. F...

 11/3,K/28   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

12887592   SUPPLIER NUMBER: 66939694   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 2000 ALL-AMERICA RESEARCH TEAM.(of stock market analysts)
Institutional Investor, 34, 10, 57
Oct, 2000
ISSN: 0020-3580   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 40403   LINE COUNT: 03219

...   we can pick up a lot more information without them." As a general
practice, Fidelity **Investments** discourages **sell** -side analysts from
attending meetings during nondeal road shows. American Century Investments,
Prudential Investments and...to see more "actionable ideas." Accurate
earnings-per-share estimates, as well as comprehensive models **gauging**
individual companies' EPS **risk** based on such cost inputs as fuel, labor
and packaging, keep J.P. Morgan's...with AmEx and it made me money," says
one supporter. Another winner: his June 1999 **buy** on Providian **Financial**
Corp. at 85. This June the stock jumped to 102. Moshe Orenbuch's star has
...for Putnam Investments in late August, has developed exhaustive
equity-style investment products to help **investors   trade** within their

portfolios to maximize profits. One die-hard fan says Sorensen's research
has...drug stocks could suffer from congressional interest in extending
Medicare to cover outpatient drugs. Strong **political** analysis and
independent **views** ret ain third place for ISI Group's Thomas D. Gallagher
and his teammate Andy...

  NAICS CODES: 52393 Investment Advice; 52311 Investment **Banking** and
   Securities **Dealing**

  11/3,K/29   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11583992   SUPPLIER NUMBER: 55306337   (USE FORMAT 7 OR 9 FOR FULL TEXT)
International financial contagion.(includes related article)
World Economic Outlook, 66(2)
May, 1999
ISSN: 0256-6877   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 14631   LINE COUNT: 01210

...   differed ex ante from countries that did not. The role of external
and internal imbalances, **trade** and **financial** linkages, and reserve
adequacy are examined both individually and simultaneously, with particular
attention paid to...

...and Russia – the associated difficulties that have subsequently arisen
in other economies with apparently limited **trade** or **financial** links
with the original crisis economy, and in the absence of a change in their
...rise to an immediate need to raise cash to meet margin calls.(5) In
addition, **investors** may **sell** assets that are highly represented in
their portfolios simply because of their greater availability. Some...

...attacks elsewhere, investors may expect to profit from speculating
against currencies that they think other **investors** will **sell** too. The
most promising targets are likely to be currencies that seem likely to be
...of countries vulnerable to contagion by comparing the average behavior
of a variety of macroeconomic, **trade** , and **financial** market variables
between economies that suffered currency market pressure during the four
major financial crises...

...country to develop a crisis even without contagion. Differences in other
variables, however, such as **trade** links and **financial** market links, may
identify vulnerabilities only when other economies suffer crises. In
addition, investors might...variables that indicate internal and external
imbalances as well as susceptibility to a reversal of **investor** sentiment.
     * **Trade** linkages may also help to identify countries vulnerable to
contagion. They can be measured by...procedure was employed, which
aggregates these variables into composite indicators of external
imbalances, internal imbalances, **trade** spillovers, and **financial**
vulnerability.(25)
     A composite measure of exchange rate appreciation, productivity
growth in the export sector...

...both domestic and external debt.
     As noted earlier, crises may spread across countries because of
trade and **financial** linkages and financial fragilities that render a
country vulnerable to a self-fulfilling speculative attack...

...as for the more recent Brazilian crisis, where weaknesses in the fiscal
situation (and the **associated** **political** difficulties) contributed to
the run on the real. This result may be partly a result...

...a specific country, such as Russia, if the crisis spreads to other
countries through, say, **trade** or **financial** sector linkages, then the
average fiscal positions of crisis and noncrisis countries may not be...or
the absence of capital controls based on the existence of restrictions on
payments for **capital** **transactions** as reported in the IMF's Annual

...country experiencing a crisis. This study does not, of course, explore the broader effects of **capital** and **exchange** controls through the market distortions they create.
    Finally, it may be of interest to compare...

...which experienced foreign exchange market pressures) appeared more vulnerable than Poland (which also suffered some **financial** market and **exchange** rate pressures, but recovered relatively quickly) on account of both fundamentals and susceptibility to contagion...the band.
    Emerging market crises in recent years have highlighted the explosive combination of overvalued **exchange** rates, open **capital** markets, and poorly supervised and regulated financial systems.(40) More effective supervision and regulation of...

...reined in and that generally carry many benefits. In addition to sound and adequately regulated **financial** systems, greater **exchange** rate flexibility can help to discourage the excessive buildup of uncovered foreign currency debt by making both foreign and domestic **investors** more aware of exchange **rate** **risks** . By establishing that exchange rate appreciations can be followed by depreciations, so that market participants ...can be covered by the central bank's holdings of foreign exchange. This type of **monetary** and **exchange** rate arrangement was adopted by Argentina, Estonia, Lithuania, and, more recently, Bulgaria. The currency boards...three major crises (Mexican, Asian, and Russian) - see Francesco Caramazza, Luca Ricci, and Ranil Salgado, " **Trade** and **Financial** Contagion in Currency Crises," Working Paper (Washington: IMF, 1999, forthcoming).
    32 Data limitations prevented testing...

 11/3,K/30   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11571923   SUPPLIER NUMBER: 57827516   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The screening of America: the social and legal framework of employers' use of genetic information.
Draper, Elaine
Berkeley Journal of Employment and Labor Law, 20, 2, 286
Winter, 1999
ISSN: 1067-7666   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 19841   LINE COUNT: 01657

...   Disabilities Act(2) and the bar on fetal exclusion policies(3)--employers still focus on **identifying** high- **risk** **individuals** . We must ask, then, whether existing laws and social policies are adequate to prevent the...

...work are instead collecting genetic information(8) and testing for drugs.(9) This focus on **identifying** **individual** workers at **risk** , rather than on locating the hazards that all workers are exposed to, has intensified as...hazardous chemicals.
    2. Discrimination
    Employers and insurance companies claim that genetic information enables them to **identify** at- **risk** **individuals** in a non-discriminatory way. However, job discrimination and exclusionary policies can be based on ...house. Insurance companies and self-insured employers have a long history of screening, charging different **rates** according to **risk** , denying service to high-risk **individuals** , and failing to respect medical confidentiality.(29)
    Electronic record-keeping and the growing sophistication of...a facility is relatively low--about 1 to 5 percent--companies can spend a great **deal** of **money** to identify a single drug user.(43) The costs may outweigh the benefits, but even...given to rehabilitation and prevention programs.(72) In contrast, the general culture tends to be **suspicious** of genetic screening, **associating** it with eugenics, Nazi oppression, and

brave-new-world fears of cloning and Frankensteinian nightmares...privacy and social stratification. Yet existing law provides little protection to victims of genetic discrimination. **Individuals identified** as high- **risk** for disease need further safeguards. Companies should not use worker exclusion as a means of...employers, rather than individual workers or society as a whole, would bear most of the **financial** burden of **dealing** with occupational disease. The goal should be to promote more thorough consideration of workplace practices...NOBLE TESH, HIDDEN ARGUMENTS' POLITICAL IDEOLOGY AND DISEASE PREVENTION POLICY (1988) (examining the impact of **political beliefs** on disease prevention policy).

    (34.) See Paul R. Billings et al., Discrimination as a Consequence...

11/3,K/31   **(Item 5 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08963445   SUPPLIER NUMBER: 18599553   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wrestling with risk in mutual funds. (includes related article on
  minimizing risk in portfolio management)(Informed Investing Basics)
Fredman, Albert J.
Consumers' Research Magazine, v79, n8, p23(6)
August, 1996
ISSN: 0095-2222   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4086   LINE COUNT: 00341

...   1994 raises the possibility of significantly lower performance during the next decade or so.
    Interest- **Rate Risk** . This peril confronts bond fund **investors** directly, especially those in longer term portfolios. Simply put, bond prices fall when interest rates...

...diversified funds that make big sector bets.
    * Country Risk. This danger, which includes economic and **political** instability, is **associated** with single-country funds, especially those targeting developing markets.
    * Credit Risk. The risk of default...
...staggering losses when setbacks occur in this sector as they did in 1989-1990.
    * Tax- **Rate Risk** . Municipal bond **investors** have been skittish about changes in tax laws that could make munis less valuable. For...great way to build wealth and cope with market ups and downs. Your fixed-dollar **investments buy** more shares when prices are down and fewer at higher levels. Dollar cost averaging can...

11/3,K/32   **(Item 6 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08692715   SUPPLIER NUMBER: 18335872   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Foreign direct investment in the United States: An analysis by country of
  origin.
Grosse, Robert; Trevino, Len J.
Journal of International Business Studies, v27, n1, p139(17)
Spring, 1996
ISSN: 0047-2506   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6575   LINE COUNT: 00533

...   index at year-end, converted into U.S. dollars, annually 1980-92. Source: IMF, International **Financial** Statistics.
    Exchange rate: level of the bilateral exchange rate at yearend, in home currency per U.S...in previous empirical studies.
    The political riskiness of the home country, as measured by expert **opinions** in the **Political** Risk Services surveys, was weakly positively correlated with FDI into the United States. This relationship...in the rating. Country ratings for the period from 1980-1992 were available from Institutional **Investor** for all countries in the **analysis** . Conceptually,

this country **risk** measure may be better suited to analysis of bank
lendings decisions, while the political risk...

11/3,K/33   (Item 7 from file: 148)

08457314   SUPPLIER NUMBER: 17944957   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Democracy, property rights and economic growth.
Goldsmith, Arthur A.
Journal of Development Studies, v32, n2, p157(18)
Dec, 1995
ISSN: 0022-0388   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6556   LINE COUNT: 00610

...   Using 1990s data, including a recently constructed index of
property rights, the article examines the **relationship** among **political**
and economic freedoms and growth of output in the third and second worlds.
Fifty-nine...framework. Without secure claims to ownership and associated
rights, people will hesitate to buy and **sell** , lend and **invest** . Growth
is bound to be less than it would be otherwise, a premise that finds...
measures of property rights. Clague et al. (1994b) employ subjective
variables produced by two private **investor** **risk** **rating** services, the
International Country Risk Guide and Business Environmental Risk
Intelligence. Several variables they include...Property Rights: Is There a
Link?', Paper presented at the Annual Meeting of the American **Political**
Science **Association** , New York, 1-4 Sept.
    Clague, C., Keefer, P., Knack, S. and M. Olson, 1994a...

11/3,K/34   (Item 8 from file: 148)

07675442   SUPPLIER NUMBER: 16411937   (USE FORMAT 7 OR 9 FOR FULL TEXT)
1995: guarded optimism. (home appliance industry) (43rd Annual Forecasts)
   (Industry Overview)
Sanders, Michele
Appliance, v52, n1, p38(12)
Jan, 1995
DOCUMENT TYPE: Industry Overview   ISSN: 0003-6781   LANGUAGE:
   ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 10268   LINE COUNT: 01103

...   past, corporate Japan has looked to the government for support.
Today, recurring scandals and shifting **coalitions** have undermined
political stability and diminished economic policy effectiveness. Stronger
consumption and resilient export performance herald an end...to a new
economic partnership, NAFTA, investors and businesses have expanded
confidently across the border. **Trade** and **investment** have soared as
tariffs have dropped. According to the Commerce Department, in the first 6
...looming challenges, such as inadequate production capacity, labor
shortages, price increases in raw materials, and **uncertainty** over
interest **rates** , inflation, and tax hikes.
    The **consumers** ' value equation has changed for the 1990s, according
to Thomas I. Rubel, managing partner at...

11/3,K/35   (Item 9 from file: 148)

06765583   SUPPLIER NUMBER: 14780067   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Domestic and foreign saving in developing countries. (includes related
   articles)
World Economic Outlook, p68(16)
Oct, 1993

...   terms of the benefits associated with the new flows. These include
the bearing of both **commercial** and **exchange** **rate** **risks** by the
foreign **investor** ; a diversified investor base; and, in the case of
foreign direct investment, availability of state...may also delay essential
reforms as governments seek to delay incurring the transitional social and
political costs **associated** with adjustment.
     Cross-sectional analysis provides a mixed picture of the effects of
capital flows...

...44)
     Similarly, Indonesia's external borrowing in the 1970s was used mainly
to finance domestic **investment** . Prudent **exchange** rate management from
1979 onward, facilitated by sustainable budget deficits and cautious
monetary policy, discouraged...

 11/3,K/36   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0033845
Comment A Disciplined Bank Management Can Turn Risk to Its Advantage
American Banker - November 20, 1984, Tuesday; Pg. 4
WORD COUNT: 3,845

BYLINE:
By DAVID C. CATES

TEXT:
...nothing.
   * Third, the categories of risk should reflect the analytic concerns of
funds-providers and **investors** as well, so that **risk** **analysis** can be
shared with outsiders.
     * Finally, the headings that make up this list should be...has begun to
play, or to yearn for a stronger regulatory function. Carried to an
 extreme , such **views** will not only shackle an essential industry but -
ironically - lift its level of risk to...prosaic challenge. Failure simply
does not overtake the reasonably prudent and alert banker.
     Finally, the **banking** industry **trade** and professional associations
have, I think, a major role to play. Not only can they...
...directors strengthen their objective assessment of bank performance? How
can a common language of bank **risk** **analysis** be shared by managers,
regulators, **investors** and funds-providers? Discussion programs of this
sort will help bankers establish themselves - with one...

 11/3,K/37   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00358275 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Speeches and congressional testimony
Anonymous
Quarterly Journal, v17, n4, p43-116, Dec 1998 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 52391

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   to $99 billion annually, and 87 percent of small business owners
reported that they had **purchased** **financial** products and services from
banks. Indeed, for small businesses, funding obtained from banks, whether
in...management of the bank. We began a system-wide study of the capability
of national **banks** to **deal** with an increase in the volume of problem
loans. We accelerated efforts to finalize new...bank that have the greatest

effect on the nature and extent of risks in an **individual** institution. Having **identified** the **risks** for an **individual** bank, examiners then form an overall conclusion about the institution's risk profile, which serves...requires the full attention of information systems experts and contractors at banks and the federal **banking** agencies.

   Purchased mortgage servicing rights. Section 303 amends the Federal Deposit Insurance Act to allow the federal...

...lending limits provide important safeguards including protections against valuation issues arising with collateral provided in **transactions** by **bank** insiders. Over time there has been a series of reductions in these limits and we...s activities and the bank's overall safety and soundness. Sec. 202. Loans On or **Purchases** by **Bank** of Its Own Stock Summary: Section 5201 of the Revised Statutes (12 USC 83) prohibits...

...codifies this OCC interpretation and will eliminate any confusion about the authority of a national **bank** to **purchase** its own shares for legitimate corporate purposes, e.g., holding stock for purposes of offering ...of the bank holding company. Upon the consummation of this transaction, shares of the existing **bank** are **exchanged** for shares of the holding company or other compensation is provided to the shareholders, and...Act, codified at 12 USC 1828(c)). In addition, if the transaction involves an interstate **bank** merger, the **transaction** must comply with additional requirements pursuant to section 44 of the FDI Act (12 USC...

...Finally, if the transaction involves the merger or consolidation of banks resulting in a national **bank** , the **transaction** must be approved by the OCC pursuant to sections 2, 3, and 4 of the...lending limits provide important safeguards including protections against valuation issues arising with collateral provided in **transactions** by **bank** insiders. Over time there has been a series of reductions in these limits and we...marketplace, particularly megamergers and the growing customer databases of the companies that result from those **transactions** . The **financial** services industry has had longstanding experience in handling and safeguarding sensitive customer information and protecting...security and integrity of that information, and offer some compliance assurance mechanisms.

   Laudably, the major **banking** and thrift **trade** groups, ABA, ACB, TBR, CBA, and IBAA have endorsed a set of privacy principles adopted...of the new payment methods will diminish the government's ability to identify participants in **financial** **transactions** . These commenters stated that the use of encryption in e-money systems might make it...

...Concerns Consumer concerns about the privacy of their financial information extend beyond privacy in e- **money** **transactions** , and are varied and complex. Some consumers are extremely protective of their privacy and view...reporting agency of disputes and account closures.89 It is uncertain whether consumer's e- **money** **transaction** information would fall under the protection of the FCRA for several reasons. First, e-money ...
...institution.95 It is uncertain whether the RFPA would apply to a consumer's e- **money** **transaction** information for several reasons. First, the scope of institutions subject to the RFPA is limited...

...fall within the RFPA's definition of "financial institutions."96 Second, a consumer's e- **money** **transaction** information may not, in all instances, be considered to be a "financial record" relating to...

...information. In sum, it is uncertain and untested whether consumer concerns about privacy in e- **money** **transactions** are addressed by existing law. Security of Consumers' Transaction Information Federal laws prohibiting unauthorized access...

...transmission or in electronic storage.10 Again, it is unclear whether a consumer's e- **money** **transaction** information would fall within the ECPA's prohibition against disclosing electronic communications in transmission or ...that has the potential to provide consumers with new ways to enhance their privacy in **financial** **transactions** . Industry responses based on new, more anonymous technologies may be constrained, however, by law

enforcement...

...would not infringe on the important interests of government agencies to
review suspicious large dollar **transactions** . Current e- **money** technology
is capable of delivering products with varying effects on privacy, ranging
from fully anonymous...dependent upon computer systems, and dates are an
integral part of virtually all areas of **bank** operations, **transactions** ,
and record keeping. The banking system's readiness is especially important
because banks are at...steps, where appropriate, to encourage industry
coordination of testing. We are working closely with the **bank** **trade**
groups regarding their efforts to conduct bank-tobank and
bank-to-counterparty testing. Also, the...bargain no sensible banker should
accept. Lenders must also take into account the social and **political**
risks **associated** with any surge of foreclosures on home equity loans. As
with all consumer loans, the...and the traditional banking credit business
is reduced, bank customers may seek to manage their **financial** risks by
purchasing derivatives. In turn, this provides banks with an alternative
source of revenue. Banks also can...collect about them, consumers are
especially troubled by the potential for unauthorized disclosure of their
financial information. Federal **Trade** Commission, Staff Report: Consumer
Privacy on the Global Information Infrastructure, 12 (1996).
    Footnote:
    Research presented...

  11/3,K/38   **(Item 1 from file: 267)**
DIALOG(R)File 267:Finance & Banking Newsletters
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00009382
  Russia, VimpelCom comes to the Big Apple
Central European Magazine
November 00, 1996   PAGE: 066 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH   WORD COUNT: 1293   RECORD TYPE: FULLTEXT

TEXT:
...skills. The Russians
supplied technical expertise, vision and – perhaps most important
of all – the right **political** **connections** to secure valuable
licences to operate both a cellular network, aimed at wealthier
business subscribers...late November,
Gazprom had already completed the first large share sale from
Russia and potential **investors** were becoming accustomed to
 analyzing Russia **risk** . What concerned them much more in the case
of the VimpelCom were the "laws governing...asset. But the
lead banks strove to lure more price-sensitive specialist telecom
and growth **investors** into the **deal** . They employed a discounted
cashflow method to value the company with a discount for Russian...

14/3,K/1   (Item 1 from file: 15)

02296662 99919585
Analyzing and managing country risks
Conklin, David W
Ivey Business Journal v66n3 PP: 36-41 Jan/Feb 2002
ISSN: 1481-8248 JRNL CODE: BSQ
WORD COUNT: 3576

...TEXT: the risks may be too high to justify investment. It remains helpful to seek the **views** of local **political** experts. One technique involves circulating a questionnaire to these experts, compiling the results, and returning...

... technique facilitates the development of a consensus view on the political risks that a potential **investor** faces.

Home-country political **risks**

Analyzing and managing political **risks** has become important even when doing business in one's home country. It is not...

14/3,K/2   (Item 2 from file: 15)

01986216 49875275
The equate project: An introduction to Islamic project finance
Esty, Benjamin C
Journal of Project Finance v5n4 PP: 7-20 Winter 2000
ISSN: 1082-3220 JRNL CODE: JPFN
WORD COUNT: 6438

...TEXT: the large decline in real GDP, oil production, population, and perceived credit quality (the Institutional **Investor** country **risk rating**) between 1990 and 1991, and the partial recovery by 1995. Following the War, the Kuwaiti government wanted to develop stronger **political** and commercial **ties** with coalition countries as a way to express gratitude and ensure future domestic security. This...

14/3,K/3   (Item 3 from file: 15)

01206158 98-55553
A question of definitions
Parsley, Mark
Euromoney n323 PP: 32 Mar 1996
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 605

...TEXT: back transactions limited to specific securities of named borrowers, rather than a generic measure of **risk** based on **rating** and maturity.

Though derivatives on **individual** equities may look a similar proposition, there are important differences: the common equity of most...

... company is not closely correlated with that of any other company or index because so **extreme** an event is **tied** up with that company's unique performance. This means that the only way to lay...

14/3,K/4   (Item 1 from file: 810)

0645730   BW1153

AVIC GROUP INTL: Firms issue buy recommendations on AVIC Group

November 15, 1996

Byline: Business Editors

    ...on AVIC Group. The report further stated, "We think that at
current levels, AVIC offers **investors** an extremely attractive
 risk   /reward   **profile**   ...The company has   **aligned**   itself with
 Politically
and financially powerful joint venture partners in China, who will
facilitate network approval, build-out...

 14/3,K/5   **(Item 1 from file: 267)**

00009382
  Russia, VimpelCom comes to the Big Apple
Central European Magazine
November 00, 1996   PAGE: 066 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH   WORD COUNT: 1293   RECORD TYPE: FULLTEXT

TEXT:
...skills. The Russians
supplied technical expertise, vision and – perhaps most important
of all – the right **political**   **connections**   to secure valuable
licences to operate both a cellular network, aimed at wealthier
business subscribers...late November,
Gazprom had already completed the first large share sale from
Russia and potential **investors**   were becoming accustomed to
 analyzing   Russia **risk** . What concerned them much more in the case
of the VimpelCom were the "laws governing...

01262360
Method and apparatus for providing explanations of automated decisions applied to user data
Methode und Apparat zur Bereitstellung von Erklarungen bei automatisierten Entscheidungen
Methode et Appareil pour fournir les motivations des decisions automatisees
PATENT ASSIGNEE:
   NCR INTERNATIONAL INC., (1449480), 1700 South Patterson Boulevard,
      Dayton, Ohio 45479, (US), (Applicant designated States: all)
INVENTOR:
   O'Flaherty, Kenneth W., 3228 Via Alicante, La Jolla, CA 92037, (US)
   Tate, Brian Don, 314 Skyridge Lane, Escondido, CA 92026, (US)
LEGAL REPRESENTATIVE:
   Williamson, Brian et al (84715), International IP Department, NCR
      Limited, 206 Marylebone Road, London NW1 6LY, (GB)
PATENT (CC, No, Kind, Date): EP 1089222 A1 010404 (Basic)
APPLICATION (CC, No, Date):   EP 308496 000928;
PRIORITY (CC, No, Date): US 410532 991001
DESIGNATED STATES: DE; FR; GB
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06N-005/04
ABSTRACT WORD COUNT: 97
NOTE:
   Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200114   1435
      SPEC A   (English) 200114   4995
Total word count - document A   6430
Total word count - document B   0
Total word count - documents A + B   6430

...ABSTRACT recorded rules. The article of manufacture comprises a data
   storage device tangibly embodying instructions to **perform** the method
   steps outlined above, and the apparatus comprises a means for **performing**
   the method steps.

...SPECIFICATION data warehousing application involves the collection and
   analysis of information collected in the course of **commercial
   transactions** between businesses and consumers. For example, when an
   individual uses a credit card to purchase...
...geographical purchasing trends.
   Similar uses of personal data occur in other industries. For example,
   in **banking** , the **buying** patterns of consumers can be divined by
   analyzing their credit card transaction profile or their...

...it can be used to generate information about the purchasing proclivities
   of consumers with similar **personal   characteristics** . Personal
   information that reveals the identity of the consumer can be used for a
   more...

...particular to decisions that produce significant legal effects or
   evaluate certain personal aspects, such as " **performance** at work,
   creditworthiness, reliability, conduct, etc.". A similar requirement
   exists in the US and some...

...frequently make automated decisions of this nature. Banks and other
   institutions that extend credit typically **perform** some kind of credit
   scoring. Automated checks for potential fraud or misuse are often made...
   recorded rules. The article of manufacture comprises a data storage
   device tangibly embodying instructions to **perform** the method steps
   outlined above, and the apparatus comprises a means for **performing**

these method steps
    This provides an automated way of recording the rule that applies to...

...a computer, tangibly embodying at least one program of instructions
executable by the computer to **perform** method steps of providing a
description of logic used in determining an outcome based on...present
invention.
    FIG. 1 illustrates an exemplary computer system 100 that could be used
to **implement** the present invention. The computer 102 comprises a
processor 104 and a memory, such as...

...module 118A. Although the GUI module 118A is depicted as a separate
module, the instructions **performing** the GUI functions can be resident
or distributed in the operating system 108, the computer program 110, or
implemented with special purpose memory and processors. The computer 102
also **implements** a compiler 112 which allows an application program 110
written in a programming language such...

...and to transmit data including the results of the database queries.
    In one embodiment, instructions **implementing** the operating system
108, the computer program 110, and the compiler 112 are tangibly embodied
...
...instructions which, when read and executed by the computer 102, causes
the computer 102 to **perform** the steps necessary to **implement** and/or
use the present invention. Computer program 110 and/or operating
instructions may also...good risk" whereas the "income>$50,000 and not
homeowner subsegment tends more to " **bad** **risk** ".
    The **resulting** decision tree 300 can then be used to predict outcomes
on new data - e.g...criteria one at a time, while recording the resulting
rule in the result table is **performed** until a complete path from the
hierarchically highest decision criteria 202A to an outcome 206...

...decision tree induction algorithm. Decision tree induction algorithms
are used to build executable code that **implements** decision trees such
as those shown in FIGs. 2 and 9. In this embodiment, the...

...recorded rules. The article of manufacture comprises a data storage
device tangibly embodying instructions to **perform** the method steps
outlined above, and the apparatus comprises a means for **performing**
these method steps
    This provides an automated way of recording the rule that applies to...

...induction algorithms to generate a decision tree model that is extended
with additional logic to **perform** the task of recording the individual
decisions when it is later executed.
    The foregoing description...

...CLAIMS a computer, tangibly embodying at least one program of
        instructions executable by the computer to **perform** method steps of
        providing a description of logic used in determining an outcome based
        on...

 14/3,K/2   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00799935   **Image available**
SYSTEMS AND METHODS FOR FACILITATING COMMERCIAL TRANSACTIONS **BETWEEN
    PARTIES RESIDING AT REMOTE LOCATIONS**
SYSTEMES ET PROCEDES PERMETTANT DE FACILITER DES TRANSACTIONS
    COMMERCIALES **ENTRE DES PARTIES GEOGRAPHIQUEMENT ELOIGNEES**
Patent Applicant/Assignee:
  AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, American Express
    Tower, World Financial Center, New York City, NY 10285-4900, US, US
    (Residence), US (Nationality)
Inventor(s):
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GEBB Lucas, -,
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MCKAY Joshua B, 104 Bedford Street, New York City, NY 10014, US,
WOJCIECHOWSKI Lee A, 6419 West Tonto Drive, Glendale, AZ 85308, US,
Legal Representative:
SOBELMAN Howard I (agent), Snell & Wilmer L.L.P., One Arizona Center, 400
    East Van Buren, Phoenix, AZ 85004-2202, US,

SYSTEMS AND METHODS FOR FACILITATING COMMERCIAL TRANSACTIONS **BETWEEN PARTIES RESIDING AT REMOTE LOCATIONS**
SYSTEMES ET PROCEDES PERMETTANT DE FACILITER DES TRANSACTIONS COMMERCIALES **ENTRE DES PARTIES GEOGRAPHIQUEMENT ELOIGNEES**
Fulltext Availability:
  Detailed Description
  Claims

English Abstract
  The present invention provides a system and method for facilitating
  commercial transactions involving the **exchange** of **monetary** value
  for goods, services, or other value betwee remote individuals, as in the
  case of...

  ...Remote individuals are provided with a convenient, cost-efficient, and
  secure means for engaging in **commercial transactions** with one
  another. The invention provides remote sellers with an irrevocable means
  of receiving funds...

French Abstract
  L'invention concerne un systeme et un procede permettant de faciliter des
  transactions commerciales impliquant un echange de valeur monetaire
  pour des biens, des services ou pour une autre...

  ...eloignes sont dotes de moyens efficaces, rentables et surs qui leur
  permettent d'effectuer des **transactions commerciales** entre eux. Le
  procede consiste a fournir a des vendeurs a distance des moyens
  irrevocables...

Detailed Description
... report. ning of each regular issue of the PCT Gazette.

  SYSTEMS AND METHODS FOR FACILITATING **COMMERCIAL**
  TRANSACTIONS BETWEEN PARTIES RESIDING AT REMOTE LOCATIONS
  FIELD OF THE INVENTION
  The present invention generally relates to online **financial**
  transactions and, more particularly, to the facilitation of **commercial**
  transactions between parties residing at remote locations, as in the
  case of transactions between users of...

...as general use of, and familiarity with, the Internet becomes more
pervasive, the number of **commercial transactions** facilitated by the
Internet is expected to escalate dramatically. The Internet is easily
accessible, and...

...the second user to the first user.

Another hurdle that often impedes widespread acceptance of **commercial
transactions** between individual Internet users is that, since the
Internet facilitates remote person-to-person communication...
...little recourse should the purchaser ultimately decide to abandon the
transaction.

In the context of **commercial transactions** conducted between
individual Internet users, an additional shortcoming of conventional
payment schemes is that there are few ways for an individual **purchaser**
to transfer **monetary** value to an individual seller, with the exception
of cash, such that the seller may...between individuals, a seller may not
receive financial tender until two to four weeks after **performance** of a
service or shipment of the goods to the individual purchaser. Moreover,
since a...

...other Internet user. Not only are such agreements time consuming and
costly, but conducting a **financial transaction** in accordance with
such an agreement often requires the seller to communicate confidential
information, such...

...the foregoing factors frequently adversely impact an individual user's
willingness to engage in online **commercial transactions** at all. Thus,
the volume
3
of conventional online and ott-line **transactions** tor excnanging
monetary value is reduced. These losses may be due either to the
individual seller's inability...

...need for systems and methods which enable remote individuals, such as
Internet users, to transfer **monetary** value in **exchange** for goods,
services, or other value in a secure manner. There is also a need...

...need for systems and methods which enable individuals who do not
typically process credit card **transactions** to receive **monetary** value
from other individuals without being required to communicate confidential
information to a third party...

...pre-authorization of an individual purchaser's ability to transfer
sufficient funds to complete a **commercial transaction** . There is also
a need for systems and methods which **reduce** the **risks** associated with
commercial transactions between remote individuals. Finally, there is
also a need for systems and methods which provide dispute resolution
mechanisms to remote individuals engaging in **commercial** or **financial**
transactions conducted, for example, over a distributed computer
network.

SUMMARY OF THE INVENTION
The present invention facilitates **commercial transactions** involving
the
exchange of **monetary** value for goods, services, or other value
between remote individuals, such as users of a...

...having some level of recourse against a remote seller.

4
More particularly, the invention facilitates **commercial transactions**
by suitably coordinating the transfer of financial tender from a
financial account **associated** with a first **party** to a financial
account **associated** with a second **party** in exchange for the transfer
of goods, services, or other value from a second party...

...of a first party and a second party, a request to debit a financial account **associated** with the first **party** to effectuate a transaction between the first party and the second party; receiving, from at...

...releasing the funds from the escrow account and disbursing the funds to a financial account **associated** with the second **party** ; and crediting funds to the financial account of the second party.
Registration of either a...FIU. 1 is an exemplary scnematic-ciiagram ot a prior art system tor conclucting a **commercial** **transaction** between parties who are remotely located from one another; FIGS. 2-4 are schematic block...

...mechanism in
accordance with the present invention;
FIG. 6 is a flowchart representing an exemplary **commercial** **transaction** in
accordance with the present invention;
FIG. 7 is a flowchart of an exemplary transactional...

...the present invention; and
FIG. 22 represents an exemplary system for processing the submission of **financial** **transactions** .

DETAILED DESCRIPTION OF EXEMPLARY EMBODIMENTS
The present invention may be described herein in terms of...

...blocks may be realized by any number of hardware and/or software components configured to **perform** the specified functions.
For example, the present invention may employ various integrated circuit components, e...

...microprocessors or other control devices. Similarly, the software elements of the present invention may be **implemented** with any programming or scripting language such as C, C++, Java, COBOL, assembler, PERL, or the like, with the various algorithms being **implemented** with any combination of data structures, objects, processes, routines or other programming elements. Further, it...

...edition, 1996), which is hereby incorporated by reference.

It should be appreciated that the particular **implementations** shown and described herein are illustrative of the invention and its best mode and are...

...Linux, UNIX, or the like. Moreover, although the invention is frequently described herein as being **implemented** with TCP/IP communications protocols, it will be readily understood that the invention could also be **implemented** using IPX, Appletalk, IP-6, NetBIOS, OSI, or any number of existing or future protocols...participants are not shown.
Each participant is equipped with a computing system to facilitate online **commerce** **transactions** . The customer has a computing unit in the form of a personal computer, although other...

...hand held computers, set-top boxes, and the like. The merchant has a computing unit **implemented** in the form of a computer-server, although other **implementations** are possible. The bank has a computing center shown as a main frame computer. However, the bank computing center may be **implemented** in other forms, such as a mini-computer, a PC server, a network set of...

...a public network and assumed to be insecure and open to eavesdroppers. In the illustrated **implementation** , the network is embodied as the internet. In this context, the computers may or may...

...maintain a permanent connection to the Internet. It is noted that the network may be **implemented** as other types of networks, such as an interactive television (ITV) network.

The merchant computer...

...network include the American Express@, VisaNet@, and the Veriphone@
networks.

The electronic commerce system is **implemented** at the customer and
issuing
bank. In an exemplary **implementation**, the electronic commerce system is
implemented as computer software modules loaded onto the customer
computer and the banking computing center. The merchant computer does not
necessarily require any additional software to participate in the online
commerce transactions supported by the online commerce system.

A customer account number generally is between fifteen and...

...of functional blocks in the block diagrams and flowchart illustrations,
respectively, can 1 0 be **implemented** by computer program instructions.
These computer program instructions may be loaded onto a general purpose
...

...instructions which execute on the computer or other programmable data
processing apparatus create means for **implementing** the functions
specified in the 1 5 flowchart block or blocks.

These computer program instructions...
...stored in the computer-readable memory produce an article of manufacture
including instruction means which **implement** the function specified in
the flowchart block or blocks. The computer program instructions may also
...

...or other programmable data processing apparatus to cause a series of
operational steps to be **performed** on the computer or other programmable
apparatus to produce a computerimplemented process such that the
instructions which execute on the computer or other programmable
apparatus provide steps for **implementing** the functions specified in the
flowchart block or blocks.

Accordingly, functional blocks of the block diagrams and flowchart
illustrations support combinations of means for **performing** the
specified functions, combinations of steps for **performing** the specified
functions, and program instruction means for **performing** the specified
functions. It will also be understood that each functional block of the
block...

...illustrations, and combinations of functional blocks in the block
diagrams and flowchart illustrations, can be **implemented** by either
special purpose hardware-based computer systems which **perform** the
specified functions or
1 0
steps, or suitable combinations of special purpose hardware and...

...instructions.

As background, FIG. 1 illustrates an exemplary prior art method for
conducting an online **commercial transaction** between individual users
of a distributed computer network, such as the Internet. Initially,
individual users...or otherwise misrepresented.

The present invention comprises systems, methods, and computer program
products for facilitating **commercial transactions** between remote
individuals, wherein the transactions often include person-to-person
transfers of funds. In a preferred aspect, the present invention
facilitates **commercial transactions** comprising sales transactions
conducted between remote individuals 7 such as transactions between users
of a...The transaction system 200 comprises a transaction mechanism or
server 202 which facilitates and controls **commercial transactions**
between a purchaser 204 and a seller 206. In order to complete the funds
transfer...

...institution 208, which comprises a suitable financial account associated with the seller 206, and a **purchaser**'s **financial** institution 210, which comprises a suitable financial account associated with the purchaser 204. In the...

...transfers, as is well-known to those in the industry.

In an exemplary embodiment, the **purchaser**'s **financial** institution 210 may comprise the transaction mechanism 202. In another exemplary embodiment, transaction mechanism 202...

...among the transaction mechanism 202, purchaser 204, seller 206, seller's financial institution 208, and **purchaser**'s **financial** institution 210 can be **implemented** through one or more communications networks, such as a private extranet, a public Internet, and...

...telephone network (PSTN) likewise may be utilized. Moreover, although the present invention may be suitably **implemented** with TCP/IP protocols, it will be readily appreciated that the invention also can be **implemented** using IPX, Appletalk, IP-6, NetBIOS, OSI, or any number of other protocols either currently known or hereafter devised. Further, in another exemplary embodiment, purchaser 204 and seller 206 are **implemented** by any suitable type of personal computer, point of interaction device, network computer, workstation, minicomputer, mainframe, and/or the like, which **implementation** preferably includes a suitable browser application, such as a World Wide Web (Web) browser, preferably...

...credit history information, and/or any additional information which might identify the purchaser and the **purchaser**'s **financial** account. The **purchaser** identification information can be used for subsequent purchaser authentication. During seller registration, the seller 206...

...the registration process and, in another exemplary embodiment, subsequent authentication and credit/fraud analysis processes **performed** by the transaction mechanism 202.

As illustrated in FIG. 2, a transaction 212 may be...

...seller 206 to the purchaser 204 in exchange for a transfer of funds from the **purchaser**'s **financial** account at the **purchaser**'s **financial** institution 210 to the seller's financial account at seller's financial institution 208.
However...their respective accounts. In an exemplary embodiment, the transaction mechanism 202 is provided by the **purchaser**'s **financial** institution 210, such as the card issuer of a purchaser's card for example, which financial institution is able to **perform** suitable risk management functions, such as suitable credit risk and/or fraud risk analyses for...

...through a suitable financial institution which preferably maintains and operates the transaction mechanism 202, to **perform** credit risk and fraud risk analyses is particularly advantageous, since **performance** of these services by a third party not only delays the transaction process but presents...

...and from the third party. Moreover, when the transaction mechanism 202 is provided by the **purchaser**'s **financial** institution 210, such as a card issuer, information such as historical transactional records, account records...

...fraud risk exists.

In another exemplary embodiment, the transaction mechanism 202 suitably determines whether the **purchaser**'s **financial** account has a sufficient balance to enable the funds transfer identified in the transaction information...

...transaction is deemed acceptable. The transaction mechanism 202 then executes the transaction by debiting the **purchaser** 's **financial** account and crediting a suitable escrow account maintained by the transaction mechanism 202. The funds debited from the **purchaser** 's **financial** account preferably remain in the escrow account for some predefined period of time. The predefined...

...may be suitably configured to include a transaction fee in the amount debited from the **purchaser** 's **financial** account, and/or the transaction mechanism 202 may be suitably 0 configured to subtract a...

...of such services is included in the amount of funds debited or deducted from the **purchaser** 's **financial** account. Likewise, the cost of value-added services requested by the seller 204 are suitably...at the seller's financial institution 308 may suitably receive appropriate funds transferred from the **purchaser** 's **financial** account at the **purchaser** 's **financial** institution 310. If the purchaser 304 is not pre-registered, purchaser registration may take place...
...receives transaction information regarding the sale, authenticates the purchaser 304 and the seller 306, and **performs** suitable credit and fraud risk management analyses. If the purchaser 304 has sufficient funds available...

...then the transaction mechanism 302 deems the transaction acceptable and debits suitable funds from the **purchaser** 's **financial** account. Preferably, as described above with reference to FIG. 2, a suitable escrow account maintained by the transaction mechanism 302 is credited with the funds transferred from the **purchaser** 's **financial** account. Upon the occurrence of a suitably predefined or pre-identified escrow release event, the...

...service fees are preferably included in the amount of funds debited and transferred from the **purchaser** 's **financial** account and/or deducted from the amount of funds disbursed and credited to the seller...

...the seller 306 to the purchaser 304. Preferably, as a part of the escrow service **performed** by the transaction mechanism 302, a tracking number will be provided by the shipping agent...

...there is a dispute between a purchaser 304, and a seller 306 regarding a particular **transaction** , the **financial** institution that maintains the transaction mechanism 302 may provide the parties with a suitable dispute ...customers who are registered with the transaction mechanism 502, which transaction information is used to **perform** suitable credit risk and fraud risk analyses. Likewise, customers' information records 526 comprises information received...

...risk management module 514.

Similarly, authentication of the parties to the transaction may likewise be **performed** efficiently by the authentication module 516, which preferably has access to the records residing in...

...described above. FIG. 6 is a flow diagram representing an exemplary process for facilitating a **commercial** **transaction** between a purchaser and a seller. In accordance with the present invention, an exemplary process...

...receiving transaction information from at least one of a purchaser and a seller (step 610); **performing** authentication, credit risk, and/or fraud risk analyses (step 612); determining whether the transaction is...
...step 614); terminating the transaction if the transaction is not acceptable; debiting funds from a **purchaser** 's **financial** account if the transaction is acceptable (step 616); holding the funds in an escrow account...

...with the present invention, any purcriaser naving a tinancial account
can transfer funds from the **purchaser** 's **financial** account to the
financial account of a second party. For example, a purchaser having a...

...1 0 such as information establishing the identity of the purchaser and
information regarding the **purchaser** 's **financial** account. The
purchaser registration information can be suitably stored by the
transaction mechanism, such as by storage device...

...means for communication, and/or the like. If the transaction mechanism
is maintained by the **purchaser** 's **financial** institution, the
purchaser can suitably register with the transaction mechanism at the
same time that the purchaser initially...for example, could include a
transaction where the purchaser is gratuitously transferring funds from
the **purchaser** 's **financial** account to the financial account of the
seller, thereby eliminating the need for a reciprocal...

...or otner vaiue; tne amount of the funds that are to be transferred from
the **purchaser** 's **financial** account to' the seller's financial account,
the nature and definition of any escrow release...and financial account
information. As discussed above, this information preferably includes
data such as the **purchaser** 's **financial** account identifier and/or the
seller's financial account identifier, as well as any additional...

...described above. Using this historical information, the risk management
module of the transaction mechanism can **perform** a fraud analysis by
executing a fraud detection program or mechanism to determine whether the
...

...is acceptable based upon additional criteria. The analysis for
determining transaction acceptability can be suitably **implemented**
through a computer-readable storage medium encoded with processing
instructions, as described above. Such analysis...

...is deemed to be acceptable, the transaction mechanism
suitably completes the transaction by debiting the **purchaser** 's
financial account, as represented by step 616. Preferably, the
transaction mechanism then transfers the funds to...

...transaction fees, as a service charge for the transaction, in the funds
debited from the **purchaser** 's **financial** account and/or may
automatically deduct such fees from the funds disbursed to the 1...6.

After the fraud detection mechanism has been executed, the transaction
mechanism may then suitably **perform** a credit analysis, as represented
by step 715, to 1 5 compare the user identifiers...

...for the transaction, by suitably including any such fees in the funds
debited from the **purchaser** 's **financial** account and/or by suitably
deducting any such frees from the funds disbursed to the...

...transaction mechanism 802 with suitable seller information for
authentication purposes. The transaction mechanism 802 then **performs**
suitable risk management analysis to determine whether the proposed
transaction is associated with any credit...

...purchaser 804 and the seller 806 are authenticated (and assuming that
the credit and fraud **risk** analyses do not **result** in a **negative**
determination), then the transaction mechanism 802 suitably ...one
skilled in the art, the present invention admits of various aspects which
may be **implemented** in any of several ways. FIGS. 9-20 illustrate the
flow of an exemplary transaction **implemented** in accordance with
particular aspects of the present invention. However, it should be
understood that...

...a dispute between the seller 908 and the purchaser 910, a customer
service representative 920 **associated** with the third **party** entity
which is providing the transaction mechanism may suitably provide any
desired customer service and/or dispute resolution (step 922).

FIG. 13 next illustrates an exemplary process for initiating a **commercial transaction** between a seller and a purchaser. In this exemplary embodiment, a sellerinitiated transaction preferably begins... 0. The additional tab or tabs may be used by the seller to activate or **implement** any suitable function which may further facilitate the transaction between the seller and the purchaser...tabs or datafields. The additional tabs or datafields may be used by the purchaser to **implement** any suitable function which may further facilitate the transaction between the seller and the purchaser...

...such as tabs 2002 and 2004.

If the purchaser accepts the transaction, the transaction mechanism **performs** a suitable card authorization / authentication routine, which may include suitable credit risk and fraud risk...release event is not satisfied, Me transaction mecnanism eitner reverses tne transaction, such as by **performing** a suitable chargeback or some other suitable transaction reversal procedure, or follows a suitable dispute...

...reference to FIG. 10. If the purchaser is a registered user, the transaction mechanism then **performs** steps 1712 through 1728, as described above.

Although the foregoing describes an exemplary seller-initiated...

...art will appreciate that the present invention is not so limited and may be readily **implemented** by means of any suitable purchaser-initiated transaction or, alternatively, any suitable third-party-initiated...

...Engine 2112; an SSL Gateway Interface Manager 2114; a C2C Logging Engine 2116; and a **Financial Transaction** Submission Daemon 2118.

The C2C Service 2104 suitably processes initial transaction requests from Internet users 2102. Exemplary processes **performed** by the C2C Service 2104 include requesting transaction information, such as card and/or DDA ...

...network connection such as an Intranet, extranet, and/or the like.

The Transaction Manager 2106 **performs** a variety of processes which facilitate a transaction between a seller and a purchaser. These... sockets for communication with the Payment Gateway. The CAS Authentication Component preferably is responsible for **performing** the CAS financial authorization processes (ISO8583) as well as **performing** the CAS non-relationship verification processes based upon the new ISO message.

The C2C Logging...

...flat file. Preferably, the CA Unicenter agent for production support uses this flat file.

The **Financial Transaction** Submission Daemon 2118 preferably submits each **transaction** 's **financial transaction** record, such as a credit and/or debit Virtual Point of Sale (VPOS) record that...
...2202 via the SSL Gateway 2204, as better seen in FIG. 22. Preferably, each individual **financial transaction** record is submitted to the VPOS Acceptance System as it is received, without being processed as part of a batch file. The VPOS Acceptance System receives the **financial transaction** record, formats the financial capture file, and forwards the financial capture file to the SSL...

...forwards the financial capture file to the appropriate financial capture system. The submission of the **financial transaction** record preferably 40 is based upon a message-based protocol that is **implemented** by the VPOS Acceptance System.

Although the invention has been described herein as facilitating **commercial transactions** between parties residing at remote locations, one of ordinary skill in the art will appreciate that the invention is not so limited and includes the facilitation of **commercial transactions** between co-located parties.

It should be understood, however, that the detailed description and specific...
...elements in the claims below are intended to include any structure, material, or acts for **performing** the functions in combination with other claimed elements as specifically claimed. The scope of the...

Claim
1 . A method of facilitating **commercial transactions** , which method comprises the steps of:
registering at least one of a first party and...

...at least
one of said transaction information and said request to debit said financial account
associated with said first **party** ;
debiting funds from said financial account of said first party,
disbursing said funds to a financial account **associated** with said second
party ; and
crediting said funds to said financial account **associated** with said second **party** .

2 The method of claim 1 , wherein the step of debiting funds from said financial...

...said escrow account prior to the step of disbursing said funds to a financial account **associated** with said second **party** .
3 The method of claim 2, wherein holding said funds in an escrow account until...

...of said first party and said second party a request to debit a financial account **associated** with said first **party** comprises receiving a request to debit a financial account **associated** with said first **party** selected from the group consisting of a transaction card account, a demand deposit account, a...

...account.

5 The method of claim 1, wherein disbursing said funds to a financial account **associated** with said second **party** comprises disbursing said funds to a financial account **associated** with said second **party** selected from the group consisting of a transaction card account, a demand deposit account, a...

...comprises providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said first **party** .

7 The method of claim 6, wherein providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said first **party** comprises providing a financial account identifier selected from the group consisting of a card number...

...comprises providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said second **party** .

9 The method of claim 8, wherein providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said second **party** comprises providing a financial account identifier selected from the group consisting of a card number...

...comprises at least one of receiving a financial account identifier associated with the financial account **associated** with said first **party** and receiving a financial account identifier associated with said financial account **associated** with said second **party** .

11 The method of claim 1, wherein determining whether said transaction is acceptable further comprises **performing** at least one of a credit risk analysis and a fraud risk analysis, and wherein party.
1 0
20 A system for transferring financial tender from a financial account **associated** with a first **party** to a financial account **associated** with a second **party** ,
which system comprises:
a transaction mechanism;
1 5 a first party in communication with said...

...and said second party;
wherein said transaction mechanism is in communication with a financial account **associated** with said first **party** and a financial account **associated** with said
second **party** ; and
wherein, in response to a transaction request from at least one of said first party and said second party, said transaction mechanism debits funds from a financial account **associated** with said first **party** and disburses said funds to a financial account **associated** with said second **party** .

21 The system of claim 20, wherein in response to a transaction request from at...

...first party and said second party, said transaction mechanism debits funds from a financial account **associated** with said first **party** , holds said funds in an escrow account until an escrow release event has transpired, releases said funds from said escrow account, and then disburses said funds to a financial account **associated** with said second **party** .
45
The system of claim 21, wherein said escrow release event comprises at least one...

...goods, services, or other value.

23 The system of claim 20, wherein said financial account **associated** with said first **party** is selected from the group consisting of a transaction card account, a demand deposit account...

...and a money market account.

24 The system of claim 20, wherein said financial account **associated** with said second **party** is selected from'the group consisting of a transaction card account, a demand deposit account...

...of funds between said first party and said second party, and wherein said transaction mechanism **performs** at least one of a credit risk analysis and a fraud risk analysis to determine...

...claim 26, wherein said transaction mechanism comprises customer transaction records related to said financial account **associated** with said first **party** , and wherein said transaction mechanism evaluates said customer transaction records to determine a risk of...

...party, and said second party.

31 The system of claim 20, wherein said transaction mechanism **performs** a
value-added service in conjunction with processing said transaction

request.

32 The system of...

...tracking, and dispute resolution.

33 A computer-readable storage medium encoded with processing
instructions for **implementing** a method **performed** by a transaction
mechanism for transferring financial tender from a financial account
associated with a first **party** to a financial account **associated** with
a second **party** , said processing instructions directing
a computer to **perform** the steps of:
registering at least one of a first party and a second party...

...of said first party and said second party a
request to debit a financial account **associated** with said first **party**
to effectuate a
transaction between said first party and said second party;
receiving from at...

...at least
one of said transaction information and said request to debit said
financial account
 associated with said first **party** ;
debiting funds from said financial account **associated** with said first
party ;
disbursing said funds to a financial account **associated** with said
second
 party ; and
47
crediting said funds to said financial account **associated** with said
second **party** .

34 The computer-readable storage medium of claim 33, wherein the step of
debiting funds...

...escrow release event has transpired, and wherein said processing
instructions further direct a computer to **perform** the step of releasing
said funds from said escrow account prior to the step of disbursing said
funds to a financial account **associated** with said second **party** .
1 0

35 The computer-readable storage medium of claim 34, wherein the step of
...of said first party and said second party a request to debit a
financial account **associated** with said first **party** further comprises
receiving a request to debit a financial account **associated** with said
first **party** selected from the group consisting of a transaction card
account, a demand deposit account, a...

...medium of claim 33, wherein the step of
disbursing said funds to a financial account **associated** with said
second **party** comprises disbursing said funds to a financial account
associated with said second **party** selected from the group consisting
of a transaction card account, a demand deposit account, a...

...comprises providing said transaction mechanism with a financial account
identifier for identifying a financial account **associated** with said
first **party** .
48
. The computer-readable storage medium of claim 38, wherein the step of
providing said transaction mechanism with a financial account identifier
for identifying a financial account **associated** with said first **party**
comprises providing a financial account identifier selected from the
group consisting of a card number...

...1 0 said transaction mechanism with a financial account identifier for
identifying a financial account **associated** with said second **party** .

41 The computer-readable storage medium of claim 40, wherein the step of providing said transaction mechanism with a financial account identifier for identifying a 1 5 financial account **associated** with said second **party** comprises providing a financial account identifier selected from the group consisting of a card number...

...comprises at least one of receiving a financial account identifier associated with the financial account **associated** with said first **party** and receiving a financial account identifier associated with said financial account **associated** with said second **party** .

43 The computer-readable storage medium of claim 33, wherein the step of determining whether said transaction is acceptable further comprises **performing** at least one of a credit risk analysis and a fraud risk analysis, and wherein...

...or said second party.
50
. A device for transferring financial tender from a financial account **associated** with a first **party** to a financial account **associated** with a second **party** ,
which device comprises:
a central processor;
a storage device in communication with said central processor...

...first party and said second party a
1 5 request to debit a financial account **associated** with said first **party** to effectuate a
transaction between said first party and said second party;
receive from at...

...at
least one of said transaction information and said request to debit said financial
account **associated** with said first **party** ,
debit funds from said financial account **associated** with said first **party** ; and
disburse said funds to a financial account **associated** with said second **party** .

53 The device of claim 52, wherein said central processor further is operative with a...

...said funds from said escrow account prior to disbursing said funds to a financial account **associated** with said second **party** .

54 The device of claim 52, further comprising a network interface in communication with said...

...module, and an authentication module. 5θ. The device of claim 52, wherein said financial account **associated** with said first **party** is selected from the group consisting of a transaction card account, a 1 0 demand...

...and a money market account.

58 The device of claim 52, wherein said financial account **associated** with said second **party** is selected from the group consisting of a transaction card account, 1 5 a demand...

...credit line, and a money market account.

59 A method of processing a plurality of **commercial** **transactions** , which
method comprises the steps of:
receiving a plurality of requests to debit a plurality of financial accounts;
creating a **financial** **transaction** record for each of said plurality of requests; and

submitting each **financial** **transaction** record individually to an
acceptance system.
60 The method of claim 59, further comprising the...

17/TI/1   (Item 1 from file: 349)

AUTOMATED POLITICAL   RISK MANAGEMENT
GESTION AUTOMATISEE DES RISQUES POLITIQUES

17/TI/2   (Item 2 from file: 349)

INTEGRATED INVESTMENT PORTFOLIO MANAGEMENT SYSTEM AND METHOD
PROCEDE ET SYSTEME INTEGRES DE GESTION DE PORTEFEUILLES DE PLACEMENTS

17/TI/3   (Item 3 from file: 349)

PROTECTED ACCOUNTABLE PRIMARY FOCAL NODE INTERFACE
INTERFACE PROTEGEE RESPONSABILISEE SOUS FORME DE NOEUD FOCAL PRIMAIRE

17/TI/4   (Item 4 from file: 349)

RESOURCE ALLOCATION TECHNIQUES
TECHNIQUES D'AFFECTATION DE RESSOURCES

17/TI/5   (Item 5 from file: 349)

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT
    IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UN COMPOSANT DE CLASSE DE CONSTANTE
    DANS UN ENVIRONNEMENT DE SCHEMAS DE SERVICES DE LOGIQUE D'AFFAIRES

17/TI/6   (Item 6 from file: 349)

SYSTEM AND METHOD OF TRANSACTION SETTLEMENT USING TRADE CREDIT
SYSTEME ET PROCEDE DE REGLEMENT DE TRANSACTION PAR CREDIT COMMERCIAL

17/TI/7   (Item 7 from file: 349)

A SYSTEM, METHOD AND COMPUTER PROGRAM FOR DETERMINING OPERATIONALMATURITY
    OF AN ORGANIZATION
SYSTEME, PROCEDE ET ARTICLE FABRIQUE PERMETTANT DE MESURER LA MATURITE
    OPERATIONNELLE D'UNE ORGANISATION D'OPERATIONS

17/TI/8   (Item 8 from file: 349)

AUTOMATED TRADING SYSTEM
SYSTEME DE COMMERCE AUTOMATIQUE

17/TI/9   (Item 9 from file: 349)

TRACKING AND MONITORING EQUIPMENT WITH SECURITY APPLICATIONS
EQUIPEMENT DE SUIVI ET DE SURVEILLANCE POUR APPLICATIONS DE SECURITE

00928432
AUTOMATED POLITICAL   RISK **MANAGEMENT**
GESTION AUTOMATISEE DES RISQUES POLITIQUES
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AUTOMATED POLITICAL   RISK **MANAGEMENT**
Fulltext Availability:
  Detailed Description
  Claims

English Abstract
  A risk management method and system for facilitating analysis and
  quantification of **risk** associated with **politically** **exposed** persons
  is disclosed. A computerized **political** **risk** management system
  maintains a database relating individuals to politically sensitive
  positions and world events. A...

  ...a risk quotient can be presented to an institution to help the
  institution properly manage **risk** associated with a **politically**
  exposed person. A log or other stored history can be created such that
  utilization of the...

Detailed Description
  AUTOMATED **POLITICAL** **RISK** MANAGEMENT
  CROSS REFERENCE TO RELATED APPLICATIONS
  This application claims priority to U.S. patent application...

  ...and non-bank financial institutions to manage risks associated with
  maintaining investment accounts for a **politically** identified person
  (PIP).

   Risk associated with maintaining an investment account can include
  factors associated with financial risk, legal risk...

  ...present invention provides a risk management method and system for
  facilitating analysis and quantification of **risk** associated with
  politically **exposed** persons.

  An automated **political** **risk** management system maintains a database
  relating individuals to politically sensitive positions and world events.
  A...

...other interested parties that corporate governance is being addressed through tangible risk management processes.

An **implementing** institution may include, for example, a **bank** , a **trading** institution, an insurance company, a credit card issuer, a trading exchange, a government regulator or...can be aggregated, such as by rating, and transferred.

The present invention includes a computer- **implemented** method for managing risk related to **financial** **transactions** involving a politically identified person, the method includes receiving information relating to **political** **exposure** associated with a person involved in a financial transaction and structuring the information received according to **political** **exposure** **risk** quotient criteria. A **risk** quotient is calculated using the structured information. A suggested action responsive to the risk quotient...

...utilized to generate a diligence report. The diligence report can include information received relating to **political** **exposure** and actions taken responsive to the risk quotient.

Still another aspect can include aggregating risk quotients relating to a financial institution to assess a level of **politically** identified **risk** to which the financial institution is exposed. An average risk quotient associated with a transaction...

...invention.

Fig. 5 illustrates an exemplary graphical user interface useful for presenting reports related to **political** **exposure** of a PIP.

DETAILED DESCRIPTION
The present invention includes a computerized method and system for...

...in a database or other data storing structure and relates the information to individuals with **political** **exposure** resulting from sensitive positions and/or world events. A rating system is used to assess...other interested parties that corporate governance is being addressed through tangible risk management processes.

An **implementing** institution may include, for example, a **bank** , a **trading** institution, an Information relating to financial, legal, regulatory and/or reputational risk is received into...invention by operating on input data and generating output.
Referring now to Fig. 3, managing **risk** associated with financial transactions with **political** **exposure** can begin with opening a dialogue with an PIP system 3 1 0. Typically, the...

...the PIP system 102 to receive data relating to an account holder who may be **politically** **exposed** 31 1. Infonnation can be received on an ongoing basis such that if new events occur in the world which affect the **political** **exposure** of an account holder, the PIP risk can be adjusted accordingly. In addition to the...

Claim
A computer- **implemented** method for managing risk related to **financial** **transactions**
involving a politically identified person, the method comprising:
receiving information relating to **political** **exposure** associated with a person involved
in a financial transaction;
structuring the information received according to **political** **exposure** **risk** quotient
criteria; and
calculating a risk quotient using the structured information.

2 The method of...

...4 The method of claim 3 wherein the diligence report comprises
information received relating to **political   exposure** and actions taken
responsive to the risk quotient.

5 The method of claim 2 wherein...

...the suggested actions are directed towards reducing risk related to an
account associated with a **politically   exposed** person.

7 The method of claim 2 wherein the suggested action comprises refusing
to perform...

...step of aggregating risk quotients relating to a financial institution
to assess a level of **politically** identified **risk** to which the
financial institution is exposed. financial account.

16 A computerized system for managing...

...the software
operative with the server to cause the system to:
receive information relating to **political   exposure** associated with a
person involved in
a financial transaction;
structure the information received according to **political   exposure
risk** quotient
criteria; and
calculate a risk quotient using the structured information.

17 The computerized system...
...medium, the
program code comprising instructions for causing the computer to:
receive information relating to **political   exposure** associated with a
person involved in
a financial transaction;
structure the information received according to **political   exposure
risk** quotient
criteria; and
calculate a risk quotient using the structured infortnation.

21 A computer data...

...computer data signal is generated by a method comprising the steps
ofreceiving inforination relating to **political   exposure** associated
with a person involved
in a financial transaction;
structuring the information received according to **political   exposure
risk** quotient
criteria; and
calculating a risk quotient using the structured information.

22 A method of interacting with a network access device so as to manage
risk relating to **political   exposure** associated with a financial
transaction, the method comprising the steps of
initiating interaction with a...

 17/3,K/5   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784134
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT
    IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UN COMPOSANT DE CLASSE DE CONSTANTE
    DANS UN ENVIRONNEMENT DE SCHEMAS DE SERVICES DE LOGIQUE D'AFFAIRES
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116726 A2-A3 20010308 (WO 0116726)
  Application: WO 2000US24188 20000831   (PCT/WO US0024188)
  Priority Application: US 99387213 19990831
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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Fulltext Availability:
  Detailed Description

Detailed Description
... When Sybase refers to Replication it only means copying data from one
    source to another.

  Implementation consideration
  Replication/Synchronization Services are sometimes supplied as part of
  commercial databases, document management systems or groupware products
  such as Lotus Notes, Microsoft Exchange, Oracle, etc...types of users
  (e.g., employees, customers) and additional types of transactions (e.g.,
  e- **commerce** , help-desks). In traditional client/server environments most
  users are employees of the company. In...

 17/3,K/8   (Item 8 from file: 349)
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00755436   **Image available**
AUTOMATED TRADING SYSTEM
SYSTEME DE COMMERCE AUTOMATIQUE
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 200068846 A2 20001116 (WO 0068846)
  Application: WO 2000GB1507 20000418   (PCT/WO GB0001507)
  Priority Application: GB 9910588 19990508
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW

```
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5728

Fulltext Availability:
  Detailed Description

Detailed Description
  The present invention relates to automated trading systems, and in
  particular to computer- **implemented** systems for **trading** in **financial**
  instruments such as foreign currency.

  There are a number of automated trading systems described in...of the
  originating
  party, or the geographical location of its parent organisation. (2) The
  liability **risk** **associated** with the originating **party** based on its
  level
  within a larger organisation, eg. whether it is a full or sub-branch of a
  bank. (3) The institutional **risk** **associated** with the originating
  **party**
  based on whether it is an officially regulated or non-regulated
  organisation, eg. bank etc. (4) The credit **risk** **associated** with the
  originating **party** , eg. based on an internationally established credit
  rating from an independent body.

  For example, the...


 17/3,K/9      (Item 9 from file: 349)
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00738373     **Image available**
TRACKING AND MONITORING EQUIPMENT WITH SECURITY APPLICATIONS
EQUIPEMENT DE SUIVI ET DE SURVEILLANCE POUR APPLICATIONS DE SECURITE
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    Washington, DC 20004, US
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200051360 A1 20000831 (WO 0051360)
  Application:         WO 2000US4737 20000225  (PCT/WO US0004737)
  Priority Application: US 99122108 19990226; US 99139759 19990615
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CZ DE DK DM
  EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
  TT TZ UA UG US UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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Fulltext Availability:
  Detailed Description
  Claims
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Detailed Description

... and professional civil servant and for any and all good citizens, and/or criminal's **exposed** for their **illegal** acts and **behaviors** . Also, this process should include a respectful procedure with the unknowing individual citizen and an...

Claim

... performing price quotes for cost of the at least one of service and repairs, remotely **performing** repairs electronically, and remotely shutting down equipment; remotely controlling data **exchange** representing a **monetary** **exchange** via a focal node to **perform** a secure and protected containment function of. to restrict unauthorized use of equipment, to record...control at least one of vehicle use, machine use, equipment use, facility or installation functions, **perform** **financial** **transactions** in real time and in stationary and mobile settings.

25 A real-time vehicle or...

DIALOG(R)File 349:PCT FULLTEXT

00849780   **Image available**
REAL-TIME INTERACTIVE WAGERING ON EVENT OUTCOMES
PARIS INTERACTIFS EN TEMPS REEL SUR DES RESULTATS D'EVENEMENTS
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 200183058 A2 20011108 (WO 0183058)
  Application: WO 2001US13683 20010430 (PCT/WO US0113683)
  Priority Application: US 2000201038 20000501
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
  KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
  SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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Fulltext Word Count: 8668

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
...   outcomes
  may be based on, for example, financial markets and
  indices, sporting and entertainment events, **political**
  events, games of chance, and natural phenomena such as
  weather and earthquakes. Wagers can be...

...those with known and unknown
  20 outcome probabilities. The present invention does not,
  however, involve **trading** of **financial** instruments.

  Current wagering systems are often slow and
  inefficient, and thus do not offer clients...

...wager with other clients or combinations
  of other houses, one or more of the houses **acting** as
  broker or another dealer.

  Brief Description of the Drawings
  The above and other objects...interactive wagering on event
  outcomes. The systems and methods of the present
  invention may be **implemented** using a data processing
  computer and a plurality of client workstations that
  communicate interactively with...

...proceed to wager on selected event outcomes. If the
  client does not qualify, the system **performs** a risk
  notification function at 214. The client may then be
  informed of the non...data from

multiple sources are not likely synchronized with
respect to time, the system preferably **performs** such
synchronization. If prices from multiple sources do
not agree with each other after synchronization...

...event
outcome that matures on a predetermined future date and
time. For example, the house **acting** as a dealer, or
lo another wagerer with the house **acting** as a broker, may
offer 10:1 odds that the S&P 500 index will...prompt the client to
confirm acceptance of the price change. This price
retention feature is **implemented** substantially as
3o described in U.S. Patent Application No. 09/553,423,
filed April...

...that provide numerous automatic
wager-tracking indices to monitor wagering activity and
market or event **performances** . For example, the system
25 can indicate how many wagers have been placed, how much...hedging
analysis
also takes into account the skill of particular clients
(e.g., via past **performance**) and the size of their
wagers. For example, if a known client wagers a large...
...that client is more likely to win than lose
based on that client's past **performance** , the house may
hedge sooner or more substantially than if that client
were more likely...

...algorithm; not shown in FIG. 1) that bases a
i5 spread on market conditions, past **performance** , and
other data, such as, for example, current market
volatility, current direction of the market...

...The house can also use this feature to offset
either its own or its clients' **performance** in one
s market by dynamically adjusting the spread in other
markets. Thus, this feature...

...accordance
with, for example, credit quality, number of wagers
placed, size of wagers, or wager **performance** . For
example, the system may discount wager prices to a
is client who has recently...such an event.

In another embodiment of the present
invention, the house may not only **act** as a dealer to
one-sided wagers (i.e., wagers between clients and the
house), but may also **act** as a broker

Claim
... 6 The method of claim 1 wherein said one
event outcome comprises a casino's **performance** at a
game of chance over a predetermined time period.

7 A method of real...by other clients.

28 The method of claim 26 wherein said
predetermined criteria includes past **performance** of
said client.

29 The method of claim 26 wherein said
amount is greater than...

...house has at
risk based upon said requested wager and wagers made by
other clients;
 determining whether said amount at **risk**
io exceeds a predetermined amount; and

hedging automatically said amount at
risk in accordance with...

...35 The method of claim 34 wherein said risk
criteria comprises a measure of past **performance** of a
client wagering on said wagerable event.

36 The method of claim 34 wherein...

 21/3,K/10   (Item 8 from file: 349)
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00816778   **Image available**
DECISION SUPPORT SYSTEM AND METHODOLOGY WITH MULTI-DIMENSIONAL ANALYSIS
SYSTEME   ET   METHODOLOGIE   D'AIDE   A   LA   DECISION   PAR   ANALYSE
    MULTIDIMENSIONNELLE
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Legal Representative:
  CHASKIN Jay L (et al) (agent), General Electric Company, 3135 Easton
    Turnpike W3C, Fairfield, CT 06431, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200150306 A2 20010712 (WO 0150306)
  Application: WO 2000US34033 20001215 (PCT/WO US0034033)
  Priority Application: US 99474772 19991230
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
  LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
  TT UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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Fulltext Availability:
  Detailed Description

Detailed Description
... financial products that permit analysis and decision support in
  multiple dimensions.

  Background of the Invention
   Risk assessment and **analysis** systems are used in a variety of
  business and other private and public contexts. Generally...

...decisions with respect to various data, relationships and proposed
  actions based on known correlations between **identified** variables and
  related **risk** factors. Such correlations are often useful in assessing
  the risk associated with a proposed action...

...assessment may also be used to determine or aid in the determination of
  a proposed **purchase** prices for **financial** products or businesses·
  holding such financial products as assets. In the example of LTC
  insurance...

...buy or sell one or more insurance policies from another insurer or from
  a third **party** in **connection** with the sale of a business or otherwise.
  In some cases, insurers may want to...have the best relative

profitability by offering the products. Such marketing may be difficult
to **perform** due to lack of information about LTC insurance policies.

These and other drawbacks exist.

2...such as age, marital status and profession. From these results,
various analysis calculations may be **performed** , include calculating the
net present value of the profit associated with one or more of...process
flow of the present invention.

Some of the steps illustrated in this figure are **performed** by the user
and some are **performed** by the system of the present invention. At the
point at which a user decides...expected claims ratio is an example of a
derived measure. In this case, DSS 60 **performs** a calculation with
respect to multiple additive measures. The actual claims/expected claims
ratio, being...According to one specific embodiment of the present
invention, the system functionality described above may **implemented** as
a set of software programs resident on a computer system. The system may
operate...

21/3,K/18   (Item 16 from file: 349)
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00799890   **Image available**
**SYSTEM AND METHOD FOR CONDUCTING WEB-BASED FINANCIAL TRANSACTIONS IN
    CAPITAL MARKETS**
**SYSTEME ET PROCEDE PERMETTANT D'OPERER DES TRANSACTIONS FINANCIERES VIA
    L'INTERNET SUR LE MARCHE FINANCIER**
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Legal Representative:
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    1400 Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200133462 A1 20010510 (WO 0133462)
  Application: WO 2000US30076 20001031 (PCT/WO US0030076)
  Priority Application: US 99162873 19991101
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 52016

Fulltext Availability:
  Claims

Claim
... to end-users' proprietary, back-end systems for pricing, trading,
  payment processing, confirmation, and settlement; **performance** of
  portfolio **analysis** ; **performance** of **risk** management **analysis** ; and
  inter-user communications. In the present embodiment of the invention,
  the system includes both...
...server-side functionality enables system users to interactively and

seamlessly: engage in financial instrument trades; **perform** portfolio management, analysis, and reporting; obtain real-time market data and news; communicate with the...purposes of illustration and description, and other embodiments will be apparent to and could be **implemented** by practitioners skilled in this art. In describing the present embodiment of this invention, the...future payments (step 41 0).

d, General

Interactive system functionality that can be accessed and **implemented** at any time by the Member and Provider includes: reporting; portfolio management; **risk** management; **analysis** of financial information and market data; e-mail communication with Members, Providers, and system administrators...this invention, FinXML documents are distributed between servers in order to communicate the details of **financial transactions** and related data. The FinXML syntax provides a general structiire for all **financial transactions** . The **financial transactions** , in turn, consist of underlying elements, each of which contains attributes and/or other elements.

a. Trade Structure

The basic **financial transaction** element of the FinXML syntax is a "Trade", of which there are multiple types (described...

...I crossCurrencyFloaffloatSwap I forwardRateAgreement I customizedTrade))> <ATTLIST trade tradeld CDATA #REQUIRED isBuiltFroniParameters CDATA #IMPLIED >

b. **Financial Transaction** Data

The FinXML syntax describes various types of data that comprise a **financial transaction** , including **transaction** data, reference data, and market data. Each of these types of data includes elements and...

...included types of data.

i. Transaction Data

Transaction data describes the various components of a **financial transaction** ˙ or **trade** . These components include "Counterparty" elements, "Trade Type" elements, " **Trade** Specific" elements, " **Financial** Event" elements, and "Calculation" elements.

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(a) Counterparty Elements

In a **financial transaction** of the type described by FinXML, there are typically two parties, also referred to as...includes Legal Entity element 605, which represents each of the separate legal (ie,, corporate) entities **associated** with the internal **party** , and Book element 625, which represents the trading book(s) in which a party will...

...element 530, in turn, includes a Trade Type sub-element that describes one type of **financial transaction** or **trade** .

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(1) Foreign Exchange Si

A Foreign Exchange Spot ("FX Spot") transaction is one in...this is a reference to a Counterparty element. 0 "Volatility Spread": the spread over the **volatility calculated** using the **volatility** surface; an additional spread for pricing the cap transaction. "Discount Curve": the definition of the...exercised; this is a reference to a Counterparty element. "Volatility Spread": the spread over the **volatility calculated** using the **volatility** surface; an additional spread for pricing the cap transaction. 0 "Discount Curve": the definition of...the type of option to be exercised ("Put" or "Call"). "Volatility": the definition of the **volatility** surface used to **calculate** the option premium. 0 "...ELEMENT exerciseBeginDate (#PCDATA)>

<ELEMENT exerciseEndDate (#PCDATA)>

1 5 <ELEMENT exerciseRule (#PCDATA)>

<ELEMENT exerciseCondition (#PCDATA)>

<ELEMENT **volatility** (#PCDATA)>

(5) Interest **Calculation**

Interest **Calculation** element 940 describes information relating to an interest amount calculated for a given period within...the end date of the interest period for which the interest calculation is to be **performed** . * "Amount": the calculated interest amount. 9 "Day Count": the day-count method to be used for **performing** the interest calculation.

69

"%Intev ate.Elements": definition of the type of inte -ate involved...

...involved in the compound interest calculation. * "Calculation Date": the date the compound interest calculation is **performed** . "Start Date": the start date of the interest period for which the compound interest calculation is to be **performed** . 0 "End Date": the end date of the interest period for which the compound interest calculation is to be **performed** . "Amount": the calculated compound interest amount. 0 "%InterestRate.Elements": definition of the type of interest...

...this invention, FinXML includes a number of elements that represent details regarding calculations to be **performed** in c

ertain Trade Type elements 530, including customized trades. These elements relate to compounding...

...includes the following sub-element: "Calculation Frequency": the frequency at which interest calculations should be **performed** in a multi-period transaction. In the present embodiment of this invention, the Compounding Details...

...The "Amortization Details" element describes information relating to any amortization calculations that need to be **performed** in a particular swap transaction. If the amortization method is defined to be "bullet", principal...

...the following sub-elements and attributes: "Amortization Frequency": the frequency at which amortization will be **performed** in a particular transaction (Lg., semi-annual or annual). "Amortization Method": the amortization method (L...

...Frequency" element describes infon-nation relating to the frequency of a particular calculation to be **performed** . The Calculation Frequency element includes the following sub-elements and attributes: "Convention": the particular calculation...

...Amortization Frequency" element describes information relating to the frequency of a particular amortization to be **performed** . The Amortization Frequency element includes the following sub-elements and attributes: 73 "Convei i": the...shown in FIG. 5) describes the details of any legal entities subsidiaries or affiliate companies) **associated** with an Internal **Party** 600 (as shown in FIG. 5). Legal Entity element 605 includes the following sub-elements...

...IMPLIED >
iii. Market Data
Market data describes information obtained from market sources for use in **financial transactions** . FinXML represents this infori-nation with the following elements: "Floating Interest Rate" element and "Interest... financial transactions between users (ie., Members and Providers) and the CFOWeb System. Connect Processor 20 **performs** this function by converting FinXML (or other XML) documents to/from financial (Java) objects using...

...convert FinXML (or other XML) documents to/from financial (Java) objects. Whereas Connect Processor 20 **performs** such conversion between FinXML (or other XML) documents and the proprietary objects of Members and Providers, Connect Messaging Server 90 **performs** such conversion between FinXML (or other XML) documents and the proprietary objects of the CFOWeb...

...tZ., chat, e-mail, reports, portfolio management, etc.) that describe actions and events to be **performed** . Messages include trade information regarding financial transactions between Members and Providers. Note,

however, that not...

...Connect Processor 1010 will send the message objects 1105 as actions or
events to be **performed** at one of the system servers. Connect Processor
1010 processes 1070 messages 1050 (which may...between the CFOWeb System
and the Connect Processor, the middleware does not guarantee certain
system **performance** parameters, including particular delivery time,
successful translation and processing of the XML content, or the...
encoding) process and FIG. 16 shows the steps to be executed by the
system to **perform** such conversion, in an embodiment of the present
invention. Note that these steps could be...decoding) process and FIG. 18
shows the steps to be executed by the system to **perform** such
conversion, in an embodiment of the present invention. Note that these
steps could be...isolated in separate systems, in various other
embodiments of this invention. The system can be **implemented** as a
stand-alone central system or as a distributed system, with separate
versions of...

...enable the different syste exchange data. Other embodiments will be
apparent to and could be **implemented** by practitioners skilled in this
art.
a, Pre-Transaction
The present embodiment of this invention...to be assigned to the Member
(step 310). As described above, these steps can be **performed** using the
"Trading Documentation" interface shown in FIG. 83, which includes credit
relationship functionality, as...quote from one of the Providers (step
380 in FIG. 2). The Member can automatically **perform** this step by
clicking "Accept" button 8770 shown in
169
FIG. 1 1 OB. This...

...of the Provider's quote. This verification step (step 390 in FIG. 2) can
be **performed** by clicking "Verify" button 8810 shown in FIG. 111A. Upon
verification, the system will re...quoting Providers, according to the
parameters detected. Automated trading policies (or templates) can also
be **implemented** to
conduct block transactions. Such automated policies may include:
breaking a transaction into smaller volume...

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00784140
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE
     INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN
     ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE
     INTERFACE ADRESSABLE GLOBALEMENT
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Legal Representative:
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Fulltext Availability:
  Detailed Description

Detailed Description
... at the National Center for Supercomputing Applications (NCSA) released
   a Web browser called "Mosaic" that **implemented** a graphical user
   interface (GUI). Mosaic's graphical user interface was simple to learn
   yet...

...role, i.e., it accepts commands from the client and cannot request the
   client to **perform** any action.
   The communication model under the conventional Web environment provides a
   very limited level...

...reference to the annexed drawings wherein.

   Figure 1 is a schematic diagram of a hardware **implementation** of one
   embodiment of the present
   invention;
   Figure 2 is a flow diagram illustrating a...of the batch job hierarchy;
   Figure 57 illustrates an object interaction graph of a possible
   implementation of the class
   diagram of Figure 56;
   Figure 58 illustrates a flowchart for a method...illustrates how a pool
   can be created that reuses GAI proxies;
   Figure 103 illustrates the **implementation** of a Refreshable Proxy Pool;
   Figure 104 illustrates the class relationships between the patterns
   primaryFigure 127 illustrates a typical **implementation** between a user
   interface and its activity; Figure 128 illustrates a flowchart for a
   method...

...accordance with an embodiment of the present invention; Figure 167
   illustrates an example of an **implementation** of the Multi-Fetch Object;
   Figure 168 illustrates the Fetching of a Household object along...

...multi object fetch is not used; Figure 170 illustrates a flowchart for a
   method for **implementing** an association of business objects without
   retrieving the business objects from a database on which...other in
   accordance with an embodiment of the present invention;
   Figure 192 illustrates the MVC **Implementation** with Global Model;
   Figure 193 illustrates the Separate Models for Separate Business LUWs;
   Figure 194...

...system. Those skilled in the art will appreciate that the present
   invention may also be **implemented** on platforms and operating systems
   other than those mentioned.

   A preferred embodiment is written using...

...a self-sufficient component that does not require other additional
   structures, procedures or data to **perform** its specific task. OOP,
   therefore, views a computer program as a collection of largely autonomous
   ...Different kinds of piston engines have different characteristics, but
   may have the same underlying functions **associated** with it (e.g., how
   many pistons in the engine, ignition sequences, lubrication, etc.). To...
...represent just about any logically separable matters, OOP allows the
   software developer to design and **implement** a computer program that is
   23
   a model of some aspects of reality, whether that...collections of
   collaborating classes that capture both the small scale patterns and
   major mechanisms that **implement** the common requirements and design in a

specific application domain. They were first developed to...

...chores involved in displaying menus, windows, dialog boxes, and other standard user interface elements for **personal** computers.

Frameworks also represent a change in the way programmers think about the interaction between...

...early days of procedural programming, the programmer called libraries provided by the operating system to **perform** certain tasks, but basically the program executed down the page from start to finish, and...

...calls the appropriate parts of the programmer's code according to actions that the user **performs** . The programmer no longer determines the order in which events occur. Instead, a program is...
...called by the framework rather than specifying how the different pieces should work together.

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Implementation versus design. With class libraries, programmers reuse only **implementations** , whereas with frameworks, they reuse design. A framework embodies the way a family of related...

...can be achieved. A preferred embodiment of the invention utilizes HyperText Markup Language (HTML) to **implement** documents on the Internet together with a general-purpose secure communication protocol for a transport...Web-based solutions. However, HTML has proven to be inadequate in the following areas.

Poor **performance** ;
0 Restricted user interface capabilities;
Can only produce static Web pages;
Lack of interoperability with...

...28
Sun Microsystem's Java language solves many of the client-side problems by.
Improving **performance** on the client side;
Enabling the creation of dynamic, real-time Web applications; and
Providing...

...e.g., real-time stock tickers, animated icons, etc.) can be created, and client-side **performance** is improved. Unlike HTML, Java supports the notion of client-side validation, offloading appropriate processing onto the client for improved **performance** . Dynamic, real-time Web pages can be created. Using the above-mentioned custom UI components...

...defines Java as: "a simple, object-oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high- **performance** , multithreaded, dynamic, buzzwordcompliant, general-purpose programming language. Java supports programming for the Internet in the...

...can be engineered or at least influenced, and that the work can be organized and **performed** in a structured, systematic manner. Moreover, use of architectural concepts implies that there is something...should be sufficiently clear and robust in order to permit asynchronous development and ongoing re- **implementation** of the components.

Adequate documentation to permit compliance by **implementors**
An auditing mechanism that exercises the specified interfaces to verify that
specified inputs to components...

...Error monitor
Data backup and restore
Help desk
37
Security administration

High-Availability
Hardware management
 Performance monitors
Startup / shutdown procedures
Report management tool
Disaster Recovery
Network Monitoring Tools
Cross Platform Management...

...Content Finder). Questions will include.

For all technology components, have the following characteristics been
addressed.
 Performance according to specifications?
Reliability of operation?
Ease ...to meet a specific set of user or application requirements. Once
an architecture has been **implemented** it is often referred to as an
architecture or an infrastructure.

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The scope of...

...talk about the work.

Perhaps most important, it allows developers to leverage successful
solutions when **performing** additional work. Architecture involves
repeatable concepts, and so it reduces the time and cost by...

...development tools, allowing less
experienced developers to be more productive
Quality
Usually more experienced developers **implement** the often complex
technical components in an architecture. These components are then
reused, avoiding duplicated
40
complex logic in the applications. Iterations during design,
implementation and testing often result in refinement and improvement of
the architecture components. All users of these components benefit from
such improvements, **reducing** the **risk** of failure and ensuring better
overall quality in the final application.

Integration
An architecture often...

...data locations.

Horizontal Scaling
Assist in optimal utilization of existing infrastructure resulting in
increased application
 performance and stability
Isolation
An architecture can be used to isolate the applications from particular
products...

...and reusability within and across different platforms or protocols.

The use of architecture frameworks during **analysis** and design can
reduce the **risks** of an IT to solution. It should improve development
productivity through reuse, as well as...

...for change. Architectures provide a basic framework for major change
initiatives. Clients' core business is **performed** by strategic
applications that will most likely require frequent and rapid development
to handle changes...the architecture. As a result, the teams had nine
months to define, design, and begin **implementation** of required data,
applications, and development architectures. Although in each case these
architectures continued to...

...within the architecture, and then reused by all applications.

Increases in the predictability of application **performance** because the run-time behavior of common components is familiar and consistent.

Serves as a...

...advanced should an architect be?
44
It is easy to go overboard when designing and **implementing** a technology architecture. Ideally the architecture should be a thin, well-defined layer that ensures development productivity, maintenance flexibility, **performance** and stability.

A key issue is maintainability and operability. Keep in mind that others may...

...A Delivery Vehicle is an integrated collection of technology services that supports an application style, **implemented** on a distinct architecture generation.

Application style
An application style defines a unique class of...

...broad classification scheme for placing technology, components within a technology era. Delivery Vehicles are physically **implemented** on a distinct architecture generation. Examples of architecture generations include host-based, client-server
and...and services 508 that are common across all delivery vehicles.

These core services may be **implemented** using one or several of the Technology Generations; currently Host, Client/Server or Netcentric. Most
...
...just the execution architecture.

A mission-critical high-volume transaction delivery vehicle may require special **performance** tuning tools in the development architecture, as well as real-time monitoring tools in the...

...of base services and products needed for the specific situation.

48
When Delivery Vehicles are **implemented**, they reduce time to **implement** business solutions by providing "Starter Kits" architectures.

When Delivery Vehicles are **implemented**, they leverages technology across the business by.

reducing operations and maintenance costs by limiting the...

...systems and integrate them with new applications. A typical scenario can involve mainframe legacy systems **acting** as servers in a client server architecture, application servers being accessed from both traditional GUI...
...technical in nature, such as financial factors, internal and client politics (say no more), and **implementation** /operational considerations.

When deciding whether to employ a Netcentric solution, i.e. incorporating Web-based...

...operations processes. Due to the relative immaturity of tools and products, they also represent additional **risks** both in technical terms, such as **performance** and reliability, ...technologies. It is important to evaluate whether the application can benefit from a Netcentric style **implementation** immediately or in the future.

50
Even if a traditional client/server approach (e.g...

...53
IT guiding principles 704
G1. The client is an early adopter of new technology.

Implementation of a Netcentric architecture can help the client realize a number of business benefits. However, the introduction of new technology into an organization does have inherent **risks** and can result in a significant amount of change. The client should have a culture... formats enable support for these types of complex documents and applications. Network bandwidth remains a **performance** issue. However advances in network technologies and compression techniques continue to make richer media-enabled...

...to a user community outside of the client's organization is even more difficult to **implement** and manage and will probably be limited to a few key business partners.

B2. The...

...and windows. Web-based user interfaces do not support such interfaces well yet.

B3. Session **performance** is critical to the application or sub-second response times are required for successful use...

...of processing power provided by mainframes allows for the development of applications with very high **performance** requirements.

B3. The application has a requirement for significant batch processing. Mainframes are probably still...of distributing data or business logic to the client. This removes some of the application **performance** benefits which can be seen by a distribution strategy, however, centralized access to the business logic and business data can improve operational stability and **lower** costs.

A current trend is to transform mainframe based legacy systems into data- and application...

...applications one's project will deliver, one may need to use different specialized frameworks.

Most **implementations** today may begin by considering the Netcentric Execution framework, then adding extensions for the delivery...

...architecture should consist of.

NETCENTRIC ARCHITECTURE FRAMEWORK
FRAMEWORK OVERVIEW
Introduction
61
The Netcentric Architecture Framework **identifies** those run-time services required when an application executes in a Netcentric environment. As shown...or Workstations with a graphical user interface running in a Web browser. Servers are usually **implemented** on UNIX, NT or mainframe machines.

A key design decision for a client/server system...

...Limited/cost prohibitive Scalability
Limited availability
Limited reliability
65
Security Deficiencies
Network/Database bottlenecks
Low **implementation** flexibility
Limited Asynchronous processing
Three-Tiered or multi-tiered Architectures

Three-tiered architecture describes a...

...it will evolve to serve high-volume, high-integrity, and
high-availability environments.

Location and **implementation** transparency - The use of a transaction
manager such as Tuxedo allows for service location independence...
architectures are highly flexible. This flexibility comes with the cost
of being more complex to **implement** .

Limitations.

67
Additional tool (middleware) selection
Longer **implementation** times
Greater development costs associated with additional tier
More complex planning
Additional Skills
Extra Hardware...

...interface (GUI) -- detecting user actions, managing windows on the
display, and displaying information in windows.

Implementation considerations
Windowing systems expose their functionality to app lication programs
through a set of application...

...Program Manager for OS/2; X-Windows/Motif,
JavaOS
Desktop Manger 502
Desktop Manager Services **implement** the desktop metaphor. The desktop
metaphor as the name suggests is a style of user...

...applications to collect information from the user, edit it according to
the display options, and **perform** basic validation such as range or
format checks.

Mapping Support - eliminate the need for applications...

...data. These services significantly reduce the application logic
complexity inherent to an interactive windowed interface.

Implementation considerations
hi traditional client/server applications, Forins are windows that
contain widgets (text fields, combo...

...layout,. entry fields, businesslogic, and routing of forms. From a
developers perspective, these products typically **expose** Form and
control handling functionality as a set ...tool is also going to be used
for application development, how well does the tool
perform during production?
Computational, network, data retrieval, and display speeds differ for
products. Factors to consider...

...databases with minimal impact on the application development. Native
database interfaces tend to have better **performance** than open standards
such as ODBC.

Will the design tool be used for programming of...

...which must be considered. These features can have an impact on the
productivity of programmers, **performance** of the applications, skill
sets required, and other tools required for development. These features
include...

...support growth in application size, users, and developers.

Exemplary products that may be used to **implement** this component include

JetForms JetForm Design; Lotus Forms; Visual Basic.

JetForms JetForm Design - provides tools...can be more difficult for first time or infrequent users. This point is important when **implementing** electronic commerce solutions where the target customer may use the application only once or very...

...interface is the fact that it allows multiple windows to be open at one time.

Implementation considerations
Is there a need to manage multiple instances of a window object?
Windows Interaction...the CSS standard for layout control and Web document object manipulation. In contrast, Netscape's **implementation** of DHTML in Communicator 4.0 uses a proprietary "Dynamic Layers" tag, which assigns multiple...enables elaborate multimedia presentations to be created out of smaller, less bandwidth-consuming components.

82
Implementation considerations
Many features such as graphics, frames, etc. supported by Web Browsers today were not...

...distinct entity, may even fade away with time.

Exemplary products that may be used to **implement** this component includes Netscape Navigator; Netscape Communicator; Microsoft Internet Explorer; Netscape LiveWire; Netscape LiveWire Pro...controls can be written to add new features like dynamic charts, animation or audio.

86
Implementation considerations
Viewers and plug-ins are some of the most dynamic segments of the browser
...

...capability of the browser in its next release.

Exemplary products that may be used to **implement** this component include Real Audio Player; VDOLive; Macrornedia Shockwave; Intemet Phone; Web 3270.

Real Audio...

...forms basically providing the presentation and collection of data without validation or mapping support. When **implementing** Forms with HTML, additional services may be required such as client side scripting (e.g...
...of ActiveX documents these differences are getting narrower.

Exemplary products that may be used to **implement** this component include JetForms JetForrn Design; Lotus Forms; Visual Basic; Front Page.

FrontRage - Web site...

...Hyperfink - the Internet has popularized the use of underlined key words, icons and pictures that **act** as links to further pages. The hyperlink mechanism is not constrained to a menu, but...and languages. The Virtual Reality Modeling Language (VRML) is one such language gaining in popularity.

Implementation considerations
The hyperlink metaphor makes it possible for the user to jump from topic to...

...corresponding page or window which is to belaunched.

Exemplary products that may be used to **implement** this component include Silicon Graphics Open Inventor; VREAM VRCreator; DirnensionX Liquid

Reality.
There are many...

...previewing of paper or photographic documents which contain screen data,
application data, graphics or images.

Implementation considerations
Printing services must take into consideration varying print scenarios
common in Netcentric environments, including...

...all required environments, are small in size and extensible as
requirements demand.

How important is **performance** ?
92
In general, **performance** of data access and printing should be
considered. Some typical benchmark tests include table scan...to consider
the type of support. For example, native database interfaces tend to have
better **performance** than open standards such as ODBC. Another possible
consideration is how well the product accesses...

...as a security system by controlling which users have access to certain
data, and increases **performance** since only the data users need gets
downloaded to the report engine, thereby reducing network...

...end user query and decision support type applications. In contrast,
functionality that allows for the **implementation** of complex reporting
requirements will outweigh ease of use for applications whose objective
is creating...

...to invoke validation or processing logic when an end user "acts on" an
application object. " **Acting** on" an object may include single clicking,
double clicking, dragging, or sizing.

Input Device 1320...

...variety of input technologies (i.e. pen based, voice recognition,
touchscreen, mouse, digital camera, etc.).

Implementation considerations
95
Voice response systems are used to provide prompts and responses to users
through...

...Database Services include: Storage Services, Indexing Services, Security
Services,
Access Services, and Replication/Synchronization Services
Implementation considerations
The core database services such as Security, Storage and Access are
provided by all...

...as Hewlett-Packard and Sun Microsystems.

Microsoft SQL Server - the latest version of a high- **performance**
client/server relational database management system. Building on version
6.0, SQL Server 6.5...databases are replicated on alternate server(s):
better availability or recoverability of distributed applications; better
performance and reduced network cost, particularly in environments
where users are widely geographically dispersed; etc.

98
Synchronization Services **perform** the transactions required to make one
or more inforination sources that are intended to mirror each other
consistent. This function may especially valuable when **implementing**
applications for users of mobile devices because it allows a working copy
of data or...
...When Sybase refers to Replication it only means copying data from one
source to another.

Implementation consideration
Replication/Synchronization Services are sometimes supplied as part of commercial databases, document management systems...

...Depending on the configuration (real time vs. nightly replication, etc.), there is a potential to **reduce** communications costs since the data access is local.

Is scalability an issue?
With users, data...

...across multiple computers, scalability is less of a problem.

Can users benefit from the increased **performance** of local data access?
Access to. replicated data is fast since data is stored locally...

...automatic copies of a database reduces locking conflicts and gives multiple sets of users better **performance** than if they shared the same database.
100
Product considerations
What is the current or...specific server calls. It handles security, authentication, statistics gathering and some system management tasks.

103
Implementation considerations
Gateways may create bottlenecks, because all the clients go through a single gateway.

Security...

...provide access control at the database, table, or row level as well as concurrency control.

Implementation considerations
Will the application be used in a distributed environment?
In a distributed environment, the...are replicated on alternative server(s): better availability or recoverability of a distributed application; better **performance** ; reduced network cost; etc.

Synchronization Services **perform** the transactions required to make one or more inforination sources that are intended to mirror...

...then be able to synchronize with the central server at a given point in time.

Implementation considerations
107
Products such as Lotus Notes and Microsoft Exchange allow remote users to replicate...

...that the users can work disconnected from the network. When reattached to the network, users **perform** an update that automatically exchanges information on new, modified and deleted documents.

Note: Both Lotus...

...more complex problem and involves several alternative methods. The Windows file manager is a simplistic **implementation** of a hierarchical organization of files and collection of files. If the user model of...
parts of the system architecture (e.g., application and database layers) results in robust security.
Implementation Considerations
Is data translation required?
Communications middleware can translate data into a fonnat that is...
customer-specific information to a delivery receipt form and fax the form to a customer.

Implementation considerations
More sophisticated out-bound fax architecture services are required for
supporting fax-back applications...

...Andrew File System. Similar to NFS, but differs in, terms of the name
space, system **performance** , security, etc. AFS is distributed by
Transarc.

IBM/Transarc's Distribute File System (DFS) - a...

...that offers replication, security, etc.

Paging 714
Wireless short messaging (i.e., paging) can be **implemented** through
wireless systems such as paging networks, GSM voice/data networks, PCS
voice/data networks...of uses of Phone virtual resources.
PC Telephony - PC telephony products allow desktop computers to **act** as
conduits for voice telephone calls.

Internet Telephony - Internet telephony products enable voice telephone
calls...

...to the host processor. If connecting from a PC to another PC, the
workstation might **act** as a remote control terminal (e.g., PCAnywhere).

The following are examples of Terminal services...

...as if the remote applications are running on the client.

rlogin - a remote terminal service **implemented** under BSD UNIX. The
concept behind rlogin is that it supports "trusted" hosts. This is...

...manage, the print server may run on a dedicated machine or on a machine
that **performs** other server functions. A primary function of print
servers is to queue print jobs sent...

...Audio/Video services allow nodes to interact with multimedia data
streams. These services may be **implemented** as audio-only, video-only,
or combined audio/video.

Audio services - Audio services allow components...or both) to end users
Manages buffering of data stream to ensure uninterrupted
viewing/listening
 Performs compression and decompression of data
Manages communications protocols to ensure smooth delivery of content
Manages...

...a logical representation of all resources in the enterprise. In
addition, the Directory service can **act** as a single point of entry into
the network, meaning users can receive access to...

...on authentication and authorization, refer to the Comm. Security
service.)
In summary, the Directory service **performs** the following functions.

Stores information about network resources and users and tracks
relationships Organizes resource...

...a de facto standard for accessing X compatible directory information in
an Internet/intranet environment.
 Implementation considerations
One of the most popular network directory services is Novell Directory
Services (NDS) used...services such as File Transfer, Message Services,
and Terminal Services. A Name service can be **implemented** on its own, or
as part of a full-featured Directory service.

Core Messaging 1528...

...services, Specialized Messaging services, includes services that extend
Core Messaging services to provide additional functionality.

Implementation considerations
Is guaranteed delivery required?
RPCs do not support guaranteed message delivery techniques such as...
system may be supported in a future release. It is important to request
references of **implementations** of the platforms and operating systems
that are important to your specific environment.

135
What...

...TCP/IP vendor that the client has selected.
Is a quick response time critical?
RPC **performance** may vary between products based upon the internal
mechanisms and techniques of the product. For example, slow **performance**
may be due to the processing overhead associated with each RPC call. Some
RPC products may improve **performance** by utilizing special techniques
used to invoke the server every time a client request arrives.

Performance should be considered as a product differentiator.

What level of security is required?
136
There...OSI (Open Systems
Interconnection) standard for file transfer, file access, and file
management across platforms.

Implementation considerations
Additional options for File Transfer Services in a homogeneous
environment could include the native...

...control returning to the main program once the called function completes
its task.
Because RPCs **perform** this mechanism across the network, they pass some
element of control from one process to...

...the client is dependent on the response from the server, it is normally
blocked from **performing** any additional processing until a response is
received. This type of synchronous data exchange is...

...MOM request, allowing the reply to arrive at a subsequent time. Thus,
unlike RPCs, MOM **implements** a "non-blocking" or asynchronous messaging
architecture.

Message-Oriented Middleware products typically support communication
among...

...OS/2, Macintosh, UNIX, and mainframes).

There are three types of Message-Oriented Middleware commonly
implemented .

Message Passing
Message Queuing
Publish and Subscribe
Message Passing - as illustrated in Figure 17, is...

...publishes) a message, which is then forwarded to all processes that
subscribe to it.

141
Implementation considerations
When trying to decide whether to use MOM technology, keep the following
characteristics of...an unreliable network.

Enhanced message distribution carries more business information, while minimizing use of networks.

Performance improvements gives message transmission at least 8 times faster than previous
versions
Resource Coordination ensures...

...C++, Java and PL/l, and interoperability with current and previous MQSen'es versions.

Easier **implementation** because MQSeries now has the same install and use characteristics as other IBM Software Servers...

...Media Server; Progressive Networks Real AudioNideo; VXtremes WebTheater
The following are examples of products that **implement** Streaming Messaging (based upon RTSP or other standards or proprietary approaches).

146
Netseape's Media...

...An example of a specialized messaging service is Mail Messaging. Mail Messaging is a specialized **implementation** of store-and-forwarding MOM (message-oriented middleware) messaging, in that Mail Messaging defines specialized...to download message header information and then decide which e-mail message contents to download.

Implementation considerations
A number of E-mail servers from vendors including HP and Netscape are built...

...Mail products are based on the open Internet standards defined above.

Netscape Mail Server - Netscapes **implementation** of an open standards-based client/server messaging system that lets users exchange information within...

...supports seven bit characters in e-mail messages); UUencode and UUdecode utilities on end nodes **perform** the conversion.

Database Access 1542
150
Database Messaging services (also known as Database Access Middleware...
TCP/IP, SPX/lPX, SNA, etc.); includes verbs such as connect, send, receive, and disconnect; **performs** transparent protocol bridging by allowing multiple protocols to reside simultaneously on each node.

Sybase's...

...applications must use to access the ORB Services. The two major Object Request Broker standards/ **implementations** are.

Object Management Group's Common Object Request Broker Architecture (CORBA)
Microsoft's (Distributed) Component...
...a uniform and standard way. The COM standard is partly a specification and partly an **implementation** . The speci ication defines mechanisms for creation of objects and communication between objects.

This part...

...operating system. Any language can be used as long as the standard is incorporated. The **implementation** part is the COM library which provides a number of services that support a mechanism...

...object model to other platforms such as Macintosh, UNIX, etc. Figure 22 illustrates COM Messaging.

Implementation considerations
Although ORBs provide a mechanism for transparently communicating among components located locally or remotely, **performance** issues need to be thoroughly addressed before moving components ...will take longer that having the same communication between components located on the same machine. **Performance** is dependent on what type of network is available (LAN, type of LAN, WAN, type...

...be divided into the following categories.
CTIPla@form-Specific Products - products that can only be **implemented** on the hardware of a specific vendor.

CTI Telephony-based API Products - include proprietary PBX...

...of EDI messages according to the various public message layout standards.

EDI messaging can be **implemented** via electronic mail or customized message-oriented architectures.

Implementation considerations
EDI messages have traditionally been sent between companies using a VAN (Value Added 1...

...The gateway provides an ability to access and manipulate the data in the legacy system.

Implementation considerations
Legacy systems hold critical data which must be accessible by new Netcentric computing solutions...Communications Services layer, encryption occurs at the top of the protocol stack and is typically **performed** within an application (e.g., an e-mail application, a Web browser). This is an...

...has two main components: the encryption algorithm, which is the series of steps that is **performed** to transform the original data; and the key, which is used by the algorithm in...

...data is encrypted inside the network layer header, therefore relying on the network layer protocol.

Implementation considerations
The advantage of SSL over S/HTTP is that SSL is not restricted to...

...occurs after
the user has been properly authenticated.)
The following are examples of ways to **implement** Authorization services.

165
Network Operating Systems - Authorization services are bundled with all network operating systems...

...user. The proxy manages a database of allowed user actions, which it checks prior to **performing** the request.

Servers, Applications, and Databases - Authorization can occur locally on a server to limit...days of the week, and restrict access to certain sites altogether.

Netscape Proxy Server - high- **performance** server software for replicating and filtering access to Web content on the Internet or an...

...Technologies Voice Guardian; National
Registrys NRIdentity; Kerberos; VeriSign
The following are examples of products that **perform** authentication.

user IDs and passwords
operating systems: Microsoft Windows NT, Novell NetWare, UNIX, etc.

application...

...in order to help the client and server communicate regardless of the
different network functions **implemented** on each platform.

An intelligent communications fabric monitors and routes data flows and
provides functionality...on the node to have their own communications
paths.

172
(Some transport services do not **implement** all of the listed
functionality. For example, the UDP
protocol does not offer connection control...

...of receiving a packet, selecting an appropriate outgoing path, and
sending the packet. Switching is **performed** by routers and switches
within the communications fabric. Switching can be **implemented** in the
following ways.

For some network protocols (e.g., IP), routers draw upon dynamic...

...X.25
SMDS (Switched Multimegabit Data Service)
The following are examples of network components that **perform** Packet
Forwarding/Internetworking.

routers
switches
ATM switches, Frame Relay switches, IP switches, Ethernet switches, Token
...products; AltiGens AltiServ; Lucents Internet Telephony
Server
The following are examples of PBX products, which **perform** circuit
switching within private telephone networks.

Lucent's Definity
Nortel's Meridian
The following are examples of central office (telephone company)
switches, which **perform** circuit switching within the public telephone
network.

Lucent's E5S
177
Nortel's DMS
The...

...the Internet or intranets.

Transport Security 2410
Transport Security services (within the Transport Services layer)
perform encryption and filtering.
Transport-layer encryption
Encryption within the Transport Services layer is **performed** by
encrypting the packets generated by higher level services (e.g., Message
Transport) and encapsulating...

...UDP. IPSec will be included as part of IPng, or the next generation of
1P.

 Implementation considerations
179
Firewalls can also provide a single point of access to the companys
network...

...F-Secure VPN; Racals Datacryptor 64F
The following are examples of vendors of products that **perform**
Transport-level encryption.

routers.

Cisco Systems
Bay Networks
3Com Corp.
firewalls.

Check Point's Firewall...

...Fellows' F-Secure VPN
Racal's Datacryptor 64F
The following are examples of products that **perform** Transport-level
packet filtering.

firewalls.

Check Point FireWall-1 - combines Internet, intranet and remote user...

...power-on and connect to the network.

181
The following are examples of standards that **implement** Network Address
Allocation and allow a network node to ask a central resource for the...
technologies, as long as all intermediate nodes are RSVP-capable.

IP Stream Switching - improves network **performance** but does not
guarantee QoS.
IP Switching - IP Switching is an emerging technology that can...

...layer provides the following capabilities.

Final framing of data for interfacing with the physical network.

Performing , receiving, interpreting and **acting** on signals from the
communications fabric.

Transferring data through the physical network.

The technologies used...

...Access services manage the low-level transfer of data between network
nodes. Media Access services **perform** the following functions.

Physical Addressing - The Media Access service encapsulates packets with
physical address information...

...or due to excess network traffic at a node.

Error Recovery - The Media Access service **performs** error recovery,
which is the capability to detect and possibly resolve data corruption
that occursEncryption - The Media Access service may **perform**
encryption. (Note that encryption can also occur within the
Communications Services layer or the Transport...

...provide for load balancing across processors or machines and location
transparency for distributed transaction processing.

Implementation considerations
Does the system access nonrelational data?
Some TP monitors provide a method of accessing...using TP monitors. For
example, the load-balancing feature in itself can help increase system
performance . Also, the administrative facilities can help simplify
system management.

Is Data Dependent Routing Necessary?
Data...the layers on which CICS/6000 is built). (NOTE: VIS/TP and UniKix
are also **implementations** of CICS in the UNIX environnient, but they ere
not included in this evaluation.)

Possible...

...as
RDBMSs, files and message queues to ensure completeness and integrity of
data.

Transares Encina - **implements** the fundamental services for executing
distributed transactions and managing recoverable data, and various
Encina
extended...

...Viper) - a component-based transaction
processing system for developing, deplo ing, and managing high
Yi
performance , and scalable enterprise, Internet, and intranet server
applications. Transaction Server defines an application programming model
develop highly-available systems (24x7)
Has been **implemented** with PowerBuilder, VisualBasic, Motif clients, and
unix batch systems.

Cons of Using Tuxedo
Tuxedo for...

...services that allow multiple applications to share data with integrity.
The transaction management services help **implement** the notion of a
transaction -- a set of computations producing changes to recoverable
data which...

...systems or databases. Transaction Partitioning Services provide the
application with a simple single transaction view.

Implementation considerations
Must the system support logical transactions that occur across
heterogenous
application servers and databases...

...that supports programs written in Visual Basic.

Virtual Machine 2706
Typically, a Virtual Machine is **implemented** in software on top of an
operating system, and is used to run applications. The...

...virtual machine
Virtual machines such as the Java virtual machine or the Smalltalk
virtual machine **implement** their own versions of operating system
services in order to provide the application with complete platform
independence.
Java virtual machine - software **implementation** of a "CPU" designed to
run compiled Java byte code. This includes stand-alone Java...

...execution and supports platform independence.

206
System Services 2708
Services which applications can use to **perform** system-level functions.
These services include.

System Security Services, Profile Management Services, Task and Memory...

...language and color preferences to basic job function information which
may be used by Integrated **Performance** Support or Workflow Services.

Implementation considerations
Is there a need for the application to have its own profile file?
All...that the correct versions of required Execution Architecture
components and other application components are available.

Implementation considerations

In client/server applications, it may be necessary to **implement** Environment Verification Services to ensure that the client and server applications are of a compatible...

...for scheduling, starting, stopping, and restarting both client and server tasks (e.g., software agents).

Implementation considerations
Memory management, the allocating and freeing of system resources, is one of the more...

...removes, in theory, the problem of memory management, by providing a garbage collector; although, its **implementation** is not very efficient in current **implementations** of Java. Future releases of the Java VM promise a background-running garbage collector with significantly increased **performance** .

Application Services 2718
Application Services are miscellaneous services which applications can use for common functions...

...specific functions within an application to specific users or user types (e.g., secretary, manager).
Implementation considerations
hi the Netcentric environment, application security becomes a more critical component primarily because there...

...the systems support team in recreating the sequence of events that led to an error.

Implementation considerations
Error Handling
Primarily there are three types of errors: system, architecture and application.

System...

...complex coding, to streamline the development effort by reusing common services, etc. These architecture functions **perform** services such as database calls, state management, etc.

Application errors are also those which occur...local databases.

The popularity of the Internets HTTP protocol has revived the potential need for **implementing** some form of Context Management Services (storing state information on the server). The HTTP protocol...

...subsequent programs in a conversation.

212
Advances in Netcentnic technologies now offer additional options for **implementing** state management on both the client and server machines.

Possible Product Options
NetDynamics Inc. NetDynamics...

...changes, the data simply needs to be updated; no application logic needs to be modified.

Implementation considerations
213
Is there a need for the codes table functionality?
Most applications need code...

...extensively, then storing the code/decode information in the profile file will slow down the **performance** of the application because of the overhead of accessing flat files.
What basic services an...

...across a set of applications (e.g., Date Routines, Time Zone
Conversions, Field Validation Routines).

Implementation considerations
Does the client operate in different date/time zone?
In most large scale distributed...SAP or Peoplesoft to external custom
applications that have been previously developed by the client.

Implementation considerations
Where possible, Application Integration Interfaces should make use of the
Component Model defined by...

...dominant Component Frameworks include.

1. ActiveX/OLE - ActiveX and Object Linking and Embedding (OLE) are
implementations of COM/DCOM. ActiveX is a collection of facilities
forming a framework for components to...

...that present well defined interfaces or methods that containers and
other components can call. Containers **implement** the part of the ActiveX
protocol that allows for them to host and interact with...

...OLE. Ironically, one of the more popular uses of OpenDoc tools is for
creating and **implementing** OLE clients and servers. Because OpenDoc
provides a more manageable set of APIs than OLE...

...s
Distributed Common Object Model (DCOM). ONE also complies with Sun
Microsystems Java technology.

218
Implementation considerations
An architecture that utilizes components brings many of the benefits of
object orientation to...become disabled) is placed here.

Process components typically contain the logic associated with business
transactions **performed** on data. This is often the point where
transaction commit/rollback occurs.

These components are...

...of data. However, in addition to data access, these components may often
be used to **perform** manipulations involving the processing of data
within the domain of that component. For example, a...Internet
Information Server (US); Oracle WebServer
222
The following are relevant products for providing or **implementing** HTTP
Web Server Services.

Netscape Enterprise Web Server
An enterpn'se-strength Web server that...

...SNMP.

Microsoft Internet Information Server (IIS)
A free add-on product for NT Server that **implements** basic HTTP
services. Future versions of NT Server (4.0 and beyond) will have HTTP...

...appears instantly on the subscribers computer screen.

Batch Services (B2060)
Batch processing is used to **perform** large scale repetitive processing
where no user involvement is required as well as reporting. Areas...
...high availability (e.g. 24 hour running). In addition close attention
must be paid to **performance** as batch systems usually must be processed
within strict batch windows.

The design of batch...

...windows. Concurrent batch and on-line processing poses serious
challenges to data integrity, throughput and **performance** .

224
Batch application programs can include business processing such payroll,
billing, etc. and can also...

...for the reporting system.

Report Definition Services. These services receive and identify the
report request, **perform** required validation routines, and format the
outputted report(s). After the request is validated, the...a table of
reports is examined in order to gather additional report-specific
information and **perform** required validation routines for the report
request. After the report identification and validation ftinctions have
...
...writer modules. Each API requests a specific report service (generation,
printing, or deletion) which is **performed** by a report manager module.

230
The report process maintains an internal database table, a...report
records are removed from the table only after the output reports have
been archived. **Implementation** and frequency of this table cleanup is to
be determined in systems management design.

Report...

...the report status table.

The report file is removed from disk.

Status information requests are **performed** directly from the API using
Information Access Services APIs. No interaction with the report process
is necessary, which results in improved **performance** .

Modules
Figure 32 shows the module hierarchy for the custom report process. The
Figure shows...
...as the number of reports found.

Control Reports. The Control Reports function is responsible for
performing various operations on reports. The following services are
provided.

Delete a report request and any...

...ID is passed to identify the report.

EVALUATION CRITERIA
There are two primary approaches to **implementing** a reporting
architecture: custom and package. Evaluating custom and package solutions
involves both functional and...certain reports be restricted to
authorized users. The report architecture should provide a mechanism for
implementing report level security. This security
236
must be in place on all platforms with the...

...at the report section, page, or field level would provide greater
flexibility in determining and **implementing** report security.
This is a desirable, though not mandatory, requirement of the report
architecture.

12...work order for a special meter reading to a meter reader who is
available to **perform** the task. In production workflows the processes
are predefined, whereas ad hoc workflows are created...

...next role, which can be done in the following ways.

Serial - the tasks are sequentially **performed** ;
Parallel - the work is divided among different players;
Conditional - routing is based upon certain conditions...

...process and knowledge of the organization's workflow processing rules.
Rule Management Services are typically **implemented** through easily
maintainable tables or rule bases which define the possible flows for a
business...important administration tools. Some of the areas for
monitoring for improvement are employee productivity, process
performance , and forecasting/scheduling.

Where any Bann of customer service is involved, features like status
reports...needs to execute a business function. This could increase
network traffic, which may degrade application **performance** . On the
other hand, having the business logic execute on the client, may require
longer...

...to execute a business
251
function. This could increase network traffic, which may degrade
application **performance** . On the other hand, having the business logic
execute on the client, may require longer...

...update existing applications on each client machine.

Another option is to use a tool that **performs** automatic software
distribution functions. ...more detailed level. For
256
example, how should an architecture be customized to better support
performance , at the
potential cost of increased coupling between components?
Many of these considerations have been...

...tradeoffs between strategy, people, process, and technology Considering
issues related to configuration management, testing, and **performance** of
ob.ect systems
J
Addressing the component development learning curve ·
Differences between development architecture...

...grasp the context for which they are solving problems.

There was no mandate to express **implementation** within any given
particular 00 language. Java and Visual Basic have increased in
popularity over...

...to be a solid foundation on which to build many types applications. In
addition, some **implementations** chose the design syntax of UML. One
should see the value of the pattern regardless of the **implementation**
personality. Nowhere has this been more strongly demonstrated than in the
Eagle Starter Kits. Here, the Eagle Architecture Specification has been
documented in patterns and **implemented** in Visual Basic, Java, C++ and a
host of execution environments within these language offerings...
aphysical perspective. They view components as independent pieces of
software, or application building blocks, that **implement** those
real-world business concepts. These are Partitioned Business Components.
Developers also emphasize that Partitioned...
...building.

Whereas Business Components model real-world concepts in the business
domain, Partitioned Business Components **implement** those concepts in a
particular environment. They are the physical building blocks'used in the
...

...Partitioned Business Components based on the realities of the technical
environment: distribution requirements, legacy integration, **performance**

constraints, existing components, and more. For example, a pr 'ect team
might design an Order...

...represent customer
Oi
demand for one or more products, but when it's time to **implement** this
concept in a particular client/server environment, it may be necessary to
partition the...

...domain. Later in the process, Partitioned Business Components and
Engineering Components provide a means for **implementing** , packaging, and
deploying the application. They also open the door to improved
integration, interoperability, and...
...based on the realities of the technical environment. These constraints
include distribution requirements, legacy integration, **performance**
constraints, existing components, and more.

Furthennore, to ensure the conceptual integrity of the Business Component
...build the internal workings of each Partitioned Business Component.
Among the many tests that are **performed** during this
262
stage, the component, assembly, and **performance** tests are impacted the
most by this style of development. A component test addresses a...

...an assembly test addresses the interactions between Partitioned Business
Components by testing broader scenarios. The **performance** test is
impacted primarily by the techniques one would use to resolve the various
performance issues.

For example, it's common to run multiple copies of a Partitioned Business
Component...

...to think about the process-centric side of the spectrum is by asking,
"What role **performs** the process?" For example, it's the picker-packer
who picks inventory and packs it...
...Business Component, if a specific business rule is satisfied. Note also
that "Step 6" is **performed** within the Billing component itself Perhaps
this is where the invoice is created, reflecting the...Components, but a
closer look at the ways in which a business process can be **implemented**
in an application reveals two possibilities for process-centric Business
Components. A business process can...

...Entity Components 3804 and Business Process Components 3806 are
straightforward. The former is the physical **implementation** of an
entity-centric Business Component (e.g., Customer), while the latter is
the physical **implementation** of an automated process-centric Business
Component (e.g., Billing).

User Interface Components 3808, on the other hand, require further
explanation.

As mentioned above, a User Interface Component is the **implementation** of
a business process that is user controlled, but more explicitly it is a
set of functionally related windows that supports the process(es)
performed by one type of user. Examples include: Customer Service
Desktop,
265
Shipping Desktop, and Claim...

...a design pattern for composite relationships between objects.

A frarnework is a template for the **implementation** of a particular
function (similar to a shell program). It usually embodies a known
pattern...situation, as long as it's used for its intended purpose. It
knows how to **perform** its services without regard to what's happening
outside of its boundaries (e.g., the...

...most important consideration in system design." Therefore, components

must be conceptually whole, and they must **perform** functions that are
aligned with their purpose and within their sphere of knowledge. If they
...to emerge, and newcomers are constantly popping up with promising
products. Finally, the legal and **commercial** market for **buying** and
selling components is not mature. The market for high-level common
business objects is...

...coupling.

One will find significantly more interactions between smaller components.
This could also lead to **performance** problems. If two or three small
components send each other a lot of messages, it Release Design, when the
project team documents scenarios and workflows, one can **perform** a
second iteration through the identification process.

,The following steps describe one technique for identifying...

...other This section addresses several frequently asked questions that
more broadly apply to the physical **implementation** of component- and
object-based solutions. The answers are intended to increase the
awareness of...

 21/3,K/32   (Item 30 from file: 349)
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00761431
**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
  WEB APPLICATION SERVICES**
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
  SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE**
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  Detailed Description
  Claims

Detailed Description
...   at the National Center for Supercomputing Applications (NCSA) released
  a Web browser called "Mosaic" that **implemented** a graphical user
  interface (GUI). Mosaic's graphical user interface was simple to learn

yet...

...role, i.e., it accepts commands from the client and cannot request the
client to **perform** any action.

The communication model under the conventional Web environment provides a
very limited level...

...a flowchart illustrating the method of conveying which components of a
system are required for **implementation** of technology in accordance with
one
embodiment of the present invention;
Figure 1C-1 is...

...more detail of the method of conveying which components of a system are
required for **implementation** of technology in accordance
with one embodiment of the present invention;
Figure 1D is a flowchart illustrating the method of prioritizing
components of a system that are required for **implementation** of
technology in accordance with one
embodiment of the present invention;
Figure ID-1 is...

...more detail of the method of prioritizing components of a system that
are required for **implementation** of technology in accordance
with one embodiment of the present invention;
Figure 1E is a...accordance with one embodiment of the present
invention;
Figure IL is an illustration of one **implementation** of operations 10 and
24 of
Figure IA;
Figure M-1 is an illustration of one **implementation** of operations 10
and 24 of
Figure 1A;
Figure 1M is an i I lustration of one **implementation** of operations 12,
20, 22 and 26
of Figure 1A;
Figure 1Nis an illustration of one **implementation** of operations 14, 16
and 18 of
Figure 1A;
Figure 1P is an illustration of one **implementation** of operations 14,
16, IS and 30
of Figure 1A;
Figure IQ is an illustration of one **implementation** of operation 22 of
Figure 1A; Figure 1R is an illustration of one **implementation** of
operation 28 of Figure IA; Figure IS is an illustration of one
implementation of operation 28 of Figure 1A; Figure IT is an
illustration of one **implementation** of operation 28 of Figure 1A; Figure
W is an illustration of one **implementation** of operation 28 of Figure
IA; Figure 1V is an illustration of one **implementation** of operation 28
of Figure 1A; Figure IW is an illustration of one **implementation** of
operation 28 of Figure 1A; Figure 1X is an illustration of one
implementation of operation 28 of Figure 1A; Figure IY is an
illustration of one **implementation** of operation 28 of Figure 1A; Figure
1Z is an illustration of an architecture diagram for one **implementation**
of
operation 28 of Figure 1A;
Figure 1AA is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure 1AB is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure 1AC is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure IA;
4
Figure 1AD is an illustration of an architecture diagram for one
implementation of

operation 28 of Figure IA;
Figure lAE is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure lAF is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure lAG is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure IA;
Figure lAH is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure W is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure lAJ is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure lAK is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure lAL is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure lAM is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure lAN is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure lA0 is an illustration of an architecture diagram for one
implementation of
operation 28 of Figure 1A;
Figure 2A is a schematic diagram of a hardware **implementation** of one
embodiment of the present invention;
Figure 2B is an illustration of the Integrated...over each of the primary
components in such a manner that a viewer would visually **associate** a
group of secondary components with the proper primary component. A legend
may be provided...

...web presence. By this method, redundant efforts and omissions among the
components of a particular **implementation** of a web architecture
framework may be effectively conveyed. An example of indicia coding in...

...vendor service is indicia coded to indicate which vendor or vendors
provide the services, as **performed** in operation 33. Any component
omitted in the framework has no indicia coding, while any...

...1A includes indicia coding for effectively conveying which components of
a system are required for **implementation** of technology using the web
architecture framework, thereby affording a project definition and an
implementation plan.

See also Figure IC. Operation 34 of Figure IC displays a pictorial
representation of...components of the system are indicia coded in order
to indicate required components for the **implementation** of the system.
See operation 35. An example of such indicia coding is shown in...

...the web architecture framework without indicia coding indicate that such
components are not required for **implementation** of technology using the
web architecture framework. In contrast, components of the web
architecture framework with indicia coding represent components which are
required for **implementation** of the technology. In the present
1 0
description, such technology may relate to any sort of use of the web
architecture, i.e.

specific commerce **implementations** , etc.

In one exemplary method to determine which components are required for the **implementation** of the system in order to indicia code them in operation 35, a database may...

...35a of Figure IB Also, listings of all components of the framework necessary to the **implementation** of the system are created in the same or a second database in operation 35b...

...16 of Figure 1A, the indicia coding may be further employed to indicate priority of **implementation** for components of the system. First, a priority is identified among the plurality of components required for **implementation** of a predetermined technology. See operation 36 of Figure 1D. To accomplish this, referring to 1 5 Figure ID-1, a listing of all of the components required for **implementation** of the technology using an existing network framework is compiled in operation36a. Priority may be determined based on a requirement that certain components be in place before other components will **perform** properly. In such case, primary components, which should or must be installed before other secondary...

...the first component is a primary component, as selected in operation 36b, which must be **implemented** first. Operation 39 indicia codes a second component and any remaining components of the existing...

...component and remaining components are secondary components, as determined in operation 36c, and must be **implemented** after the first component. For example, second components which should be provided only after other...

...delivered in a first phase are selected and presented by indicia coding the same. To **perform** operation 41, for example, referring to Figure 1E-1, components of the system that are...5 framework may be made. Figure 1M shows one way the present method may be **implemented** .

As stated above, various vendors may be represented by a unique corresponding indicia coding, i...

...in showing such prospective clients or customers a comprehensive view of what it takes to **implement** solutions. Further, new opportunities may be identified through assessment of the displayed information.
In various...where "Vendor P, "Vendor 2", etc. each represent a service or product. Operation 26 is **performed** by determining a plurality of network products or services relating to components of a current...

...use products in the components of the system where such alliances exist. The procedure for **performing** operation 28 begins by identifying at least one alliance among a plurality of business entities...

...to be tested. Looking to Figure 1K-1, it is seen that one method of **performing** operation 61 includes devising a plan for testing the system. See operation 61a. The plan...

...capabilities and technologies, indicate support for Internet Protocol, and/or convey any other aspect of **implementation** of technology. The present invention thus ensures a comprehensive **implementation** solution.

Referring again to operation 28 of Figure 1A, and more particularly to Figures U...adjacent each operation, one box for each service providing the main component. If a service **performs** the particular operation, indicia coding representing that service is provided in one of the boxes adjacent that operation. If the service does not **perform** the particular operation, its representative indicia coding will not appear in a box adjacent that...WorkShop
NEOWorks
Personal Java Application Environment
Serviet Development Kit
Product6 ASN.1 Compiler

Business I **Performance** Workshop Fortran
Business1 Visual WorkShop C++
Business1 Workshop Teamware
Testing Tools.

JavaCheck
Java Heap Analysis...suite of pre-built applications that run on
Business2's
Application Server. These applications include **buying** , selling,
merchandising, and delivering content over the Internet.

Produed ECProduct I - Software for the integration...

...I - An Internet- based
corporate procurement application that automates order and
delivery, supports complex trading **relationships** , and allows
for the exchange of information via EDI or the Internet.
PublishingProduct1 - An application...

...through
modifiable business rules and presentation templates.

Search capabilities, including hierarchical
menus, parametric searches by **attribute** , and simple·
keyword searches.

BillerProduct1 - An Internet bill presentment
and payment (IBPP) solution, particularly for the banking and
telecommunications industries.

TradingProduct1 - A **commerce   exchange**
application that enables trading partners of varying size and
technical sophistication to transact business over...

...platforrii administration tools to configure, deploy, centrally
manage, and update Business2 Product2.

Business2 A high- **performance** , scalable web server software for
Enterprise Server deploying the largest-scale web sites. Business2
Enterprise...

...Proxy A system for caching and filtering web content, log analysis,
SPryor and boosting network **performance** .

A calendar server that supports the scheduling of meetings,
Bussiness2 Calenda
appointments, and resources for...check for a new version. This
procedure, instituted in the Business3 proxy subsystem improves the
performance of a website. Business3 Caching Server detects images
and automatically compresses them for quick storage...

...architecture framework of the present invention. An overview of the
hardware and software involved in **implementation** 5 of the present
invention will first be described after which the web architecture will
...

...system. Those skilled in the art will appreciate that the present
invention may also be **implemented** on platforms and operating systems
other than those mentioned.

30
A preferred embodiment is written...

...a self-sufficient component that does not require other additional
structures, procedures or data to **perform** its specific task. OOP, ...
functions with the same names, but each type of piston engine may have
different/overriding **implementations** of functions behind the same name.
This ability to hide different **implementations** of a function behind the

same name is called polymorphism and it greatly simplifies communication
...

...to representjust about any logically separable matters, OOP allows the
software developer to design and **implement** a computer program that is a
model of some aspects of reality, whether that reality...collections of
collaborating classes that capture both the small scale patterns and
major mechanisms that **implement** the common requirements and design in a
specific application domain. They were first developed to...

...early days of procedural programming, the programmer called libraries
provided by the operating system to **perform** certain tasks, but
basically the program executed down the page from start to finish, and...

...rather than program logic, to drive the program and decide when certain
actions should be **performed** . Today, most personal computer software
accomplishes this by means of an event loop which monitors...

...calls the appropriate parts of the programmer's code according to
actions that the user **performs** .

34 ·
The programmer no longer determines the order in which events occur.
Instead, a program...can be achieved. A preferred embodiment of the
invention utilizes HyperText Markup Language (HTML) to **implement**
documents on the Internet together with a general-purpose secure
communication protocol for a transport...

...Web-based solutions. However, HTML has proven to be inadequate in the
following areas.

Poor **performance** ;
Restricted user interface capabilities;
Can only produce static Web pages;
Lack of interoperability with existing...

...scale.
Sun Microsystem's Java language solves many of the client-side problems
by.

Improving **performance** on the client side;
Enabling the creation of dynamic, real-time Web applications; and
Providing...

...widgets" (e.g., real-time stock tickers, animated icons, etc.) can be
created, and clientside **performance** is improved. Unlike HTMLL, Java
supports the notion of client-side validation, offloading appropriate
processing onto the client for improved **performance** .

Dynamic, real-time Web pages can be created. Using the above-mentioned
custom Ul components...

...defines Java as: "a simple, object-oriented, distributed, interpreted,
robust, secure, architecture-neutral, portable, high- **performance** ,
multithreaded, dynamic, buzzword-compliant, general-purpose programming
language.

Java supports programming for the Internet in...
...development environment framework and associated guidelines that reduce
the effort and costs involved with designing, **implementing** , and
maintaining an integrated development environment. IDEA takes a holistic
approach to the development environment...the compiler), but also how the
tools work together to support the organization as it **performs** well
defined processes.

The Business Integration Methodology (BIM) provides valuable information
on organizational issues.

...Responsibility What objectives the position is expected to accomplish
Accountability How and by whom the **performance** will be measured
Authority -- The position's decision-making capabilities and limits
In accordance with...

...all security issues are effectively addressed throughout the program
(all business and IT processes).

0 **Act** as facilitator and approving body for all new and existing
initiatives that contain security components...and other security aspects
can be found in the Security in eComerce Executive Planning and
Implementation Guides to be 1 5 published by Global TIS Security.

Information Management
The Information Management...

...useful to state those areas that are out of scope. The following are not
included.

" **Performance** of daily backups - this is handled by the Environment
Management team
0 Database administration - this is part of the Architecture team
responsibilities
" **Performance** tuning of the information repositories - this is handled
by
Environment Management
Repositoly Managernen
The Information...

...of all media content.

42
Quality Management
The Quality team is responsible for defining and **implementing** the
Quality Management Approach, which means defining what Quality means for
the Program Leadership, and then **implementing** the procedures,
standards, and tools required to ensure the delivery of a quality
program. The...

...the development of the
business capability,
not to be confused with problem management)
0 Program **Performance** Reporting
Resource Management
Risk Management
Vendor Management
The Project Management team is responsible for producing...

...migration control,
43
and for putting in place the policies, processes, and procedures required
to **implement** this approach.

in other words, the team is responsible for maintaining the integrity of
software...

...up to date
0 To optimize processes
0 To test proof of concept
0 To **reduce risk**
The Release Management team is responsible for.

4' Planning the capability release design and development...with the
discrepancies that result from the testing process and the management of
design problems **detected** during verification or validation steps
throughout the development process.

The Problem Management team is responsible...

...can include helping application developers to correctly use the
architecture components, providing development support, and **performing**
code reviews, and so forth.

As systems become more user-facing, important new roles are...

...of design experts not only leads to more creative and attractive user
interfaces, but also **reduces** the **risk** of further alteration to work
at a later stage.

b) Usability
Often coupled with Media...

...for the business applications.

In practice, the Technology Infrastructure team is the team that will
implement the IDEA framework.

The Technology Infrastructure team is responsible for.

Data design and management
Database...

...Operations architecture design and construction
Network design
Technical standards design and documentation
System software selection
 Performance tuning of the final system
Security infrastructure development
Note: The responsibilities of the Technology Infrastructure...

...to managing the systems buildingprocess
e) Environment Management supports the environment where management
processes are **performed** , and where systems are being built
fi Release Management manages the simultaneous ...This additional
specification consists of a set of procedures and standards that specify
how to **perform** the work and what to produce at each step.

Standards specify what the results should...

...provides
greater opportunity to reap the benefits of a standardized approach
Procedures specify how to **perform** a task. They are generally guided by
the methodology but provide information at a lower...

...the tools that support these techniques.

Many processes require individual judgment, and the way to **perform**
these
processes cannot be specified in detail. In such cases, it may be ·
valuable to...
...integration, so that integrated processes are supported by integrated
tools. Tools that support multiple processes **performed** by the same
individual must, at a minimum, be integrated at the user interface level
and should ideally be integrated at the process level. Tools that support
processes **performed** by different individuals may only have to be
integrated at the data level.

Security Management...

...of security requirements based on business risk
Development of security standards, guidelines and procedures
0 **Implementation** of security controls
0 Security validation
49

Security Requirement Definition
Security requirements are the outcome...Security Standards, Guidelines
and Procedures
Security standards, guidelines and procedures provide security direction
to the **implementation** . They will help define how the security
requirements developed through the Risk Assessment must be...

...production system. It will be the responsibility of all developers that
these security controls are **implemented** and adhered to throughout the
development process.

Security Validation
In order to ensure the security...

...but the reward can be significant. It allows the merging of several
releases, which have **implemented** complementary functionality, but which
have modified a few shared components.

A single development environment may...

...different locations. In order to keep these repositories synchronized,
well defined development processes must be **implemented** .

Repository Management can be divided into the following areas.

Security
Maintenance
51
Validation and mass...request database should be used.
Whenever a data element is changed, impact analysis must be **performed**
to
understand the side-effects. Where-used reports are useful to deten-nine
these sideeffects...

...cases, this program can also enforce the standard.

Mass changes to the repository can be **performed** when the validation
reports show the occurrence of many standards violations that follow a
common...

...include the purpose of the folder and the kinds of contents it should
hold.

0 **Perform** regular clean-up, by backing up redundant or misplaced files
and then removing them.

Media...

...it is often uneconomical to store everything on-line. For this reason,
processes must be **implemented** to manage where data should be stored,
and how it may be transitioned from one...to support these processes, but
where this is not the case, the processes must be **implemented** manually.

c) Legal Issue Management
When dealing with media, it is often the case that...

...are covered by the fo I lowing tasks.

0 0623 - Define Quality Management Approach
" 0732 - **Implement** Quality Management Approach
The objective of these tasks is to ensure that, early in the...

...test
Once the key metrics are agreed upon, procedures must be put in place to.

* **Perform** the measurements (these should flow from the development
processes in a natural way)
9 Compare...

...capture continuous improvement opportunities. These may include.

0 Gaps identified by metrics
 Analysis of program **performance** -internal quality verification results
 Process reviews
 Capability Maturity Model (CMM) assessments
 Suggestions made by program...0680 - Create Program Plan
b) Mobilize Program
07 1 0 - Obtain and Deploy Resources
0730 - **Implement** Management Processes
0750 - Establish Program Management Office
0770 - **Implement** Initial Teamwork Environment*
0790 - Establish Orientation and Training
59
c) Manage and Improve Program
08 1 0 - Direct Program
0820 - Execute Management Processes
0830 - Analyze Program **Performance**
0840 - Plan and **Implement** Program Improvements
0850 - Operate Program Management Office
0860 - Authorize Build and Test
0870 - Authorize Deployment...

...change, and migration control characteristics of a given package. The cube can be used to **implement** a table-driven configuration management control system for all software developed on ...development case, a program can have a single release capability mechanism 700 but must simultaneously **perform** maintenance activities 702 for components that are in production 704. There must be an ability embodiment of the present invention.

The ability to **perform** all development stages for a given release can be defined as a development pipeline. The...

...necessary to start building the technical support function before detailed design.

All processes that are **performed** by the Environment management team must be documented in a centralized database that allows quick...

...providing the specified level of service, but frequently relies on external vendors and suppliers to **perform** certain tasks.

For example, hardware service is typically provided by the hardware vendor. To provide...the question, the analysis, and the result in a structured way provides the basis for **performing** smart searches and answering the question quickly. Repeat questions may also trigger. Additional training
Modifications...

...important part of quality management is ensuring that the Environment Management team understands the key **performance** indicators for service delivery, that these indicators are monitored, and that all personnel are adequately...

...management
 Staffing considerations
 Production Control
 In the development environment, a number of activities must be **performed**

according to schedule, including.

 Reorganization of databases, including the repository
 Rerunning of database statistics
  Performing backups
 Transportation of backups off-site
  Performing periodical file transfers between environments/sites

Preventive maintenance of equipment
Many of these activities can be scheduled and **performed** automatically, but must have some level of manual control to ensure that they are executed correctly. Control **tasks** may include checking and archiving activity logs. Standards and procedures that describe the control function...

...monitoring involves looking at trends and extrapolating them to anticipate problems with disk capacity, system **performance** , network traffic, and so forth.

Failure Control
Failures must often be corrected quickly to restore...and followed up. Systems management planning determines who is responsible and how follow-up is **performed** .

Managing Change Planning
Managing change planning is of great importance in the development environment.

During...

...but representative part of the system using the new environment. Ideally, this test should be **performed** by real developers rather than by the Environment Management team. This may be very helpful...

...managed carefully.

The Managing Change component comprises three sub-components: Controlling Change, Testing Change, and **Implementing** Change.

Controlling Change
1 5 After planning for and scheduling change, it must be controlled. This ties in closely with Configuration Management.

Testing Change
Thorough testing is required to **reduce** the **risk** of productivity loss due to environment changes. Techniques commonly used include.

0 Careful scheduling of...

...custom-built components can be thoroughly verified before they are made available.

In addition to **reducing** **risk** , testing should also verify that the expected positive benefits of the change are indeed obtained.
Implementing Change
After planning and testing the change to be introduced, it must be **implemented** .

The most common kinds of change in the development environment are the introduction of additional hardware, new releases of databases, subroutines and infrastructure, and upgrades to tools. Each change **implementation** should be viewed as continuous
72
improvement so that any difficulties or inefficiencies are analyzed and resulting improvements are planned and **implemented** . To be effective over time, this requires that procedures be documented and regularly reviewed and...

...incentive is to make the Architecture team responsible for all ripple effects and have them **implement** all the application level changes that result from an architecture modification.

Problem Management (212)
Problem...

...problem tracking also helps to facilitate the solution process by

formalizing a procedure for reviewing, **acting** on, and solving problems in a timely manner.

By circulating problem documentation to all affected parties, management can **minimize** the **risk** of misunderstandings at a later date. In addition, the documentation serves as an audit trail to justify design and **implementation** decisions.

It is, however, important to note that not only the software that is developed...

...front. The success of the entire design effort depends on the quality of the work **performed** to gather, document, communicate, and analyze requirements in the early stages. Standards for how to...

...the system will be constructed. Validating that the design actually meets the requirements for functionality, **performance** , reliability, and usability is essential.

The quality of the design process directly affects the magnitude...

...well-designed user interface - the way in which business processes are modeled, how they are **implemented** within the system, and how they are presented to the user all contribute to the...

...reviews and tests both internally, and by target user groups (by using prototypes), helps to **reduce** the **risk** of a poorly received system.

The User Interface has become increasingly important as systems become...
and technical issues
 Which tools to use and how to use them
76
How to **perform** design validation
When and how to initiate and **perform** ftinctional and technical design reviews
" How to cope with design teams distributed across locations*
5...

...related standards are very important to designers. These
standards are discussed in Processes - Information Managemen
 Implementation Considerations
a) Multi-site Development
In the case of systems being developed by multiple parties or across multiple locations, it is vital that a process of regular communication is **implemented** . This communication should involve all the parties involved in the design of the system, and...

...used to assist in reusing existing system components. Most of the time, this work is **performed** manually: one person studies thick listings to understand data layouts and processing rules. The person...guidelines include.

Usability guidelines
Shell usage guidelines
Tools usage guidelines
Test (136)
System test is **performed** to validate that the gathering and transformation of information is complete and correct.

As automation...

...common, due to the proliferation of new technologies and tools which have little or no **performance** track record. It is important that the perforinance and reliability of such tools and technologies...

...Component-based development may have an impact on the way in which testing should be **performed** .

Standards and Procedures
System test relies heavily on configuration management, repository management, and quality management...

...the construction environment to the system test environment. As test cycles are run and fixes **implemented**, migration can become complex, requiring flexible mechanisms for locking and unlocking system components and analyzing...

...requiring change (either
expected results, test-data, or system components)
Define Change Requests (CRs) and **perform** impact analysis
Package those change requests that affect the same areas and that naturally
belong together, into change packages
Schedule and staff the changes
Unlock components for change
81
Perform changes and refine impact analysis based on added understanding
Verify changes before re-submitting to system test
Migrate to system test based on updated impact analysis and re-lock components
Implementation Considerations
a) What model o testing does thefirmfollow?
?f
The following is an overview of...output modules, are subject to component test. The objective is to ensure that the component **implements** the program specifications. At the end of component test, all lines of code should have...

...correctly rolled out at each site. This test, developed by the work cell or team **performing** operational readiness test, should be executed during each site installation by the
Quality Management tools...enough to take the place of specialized tools (such as planning tools) in certain circumstances.

Implementation Considerations
a) How secure does the development environment need to be?
In environments where security...

...Collaboration Extensions Framework in the database, and the Collaboration Architecture Framework in the Technology Library.
Implementation Considerations
a) How distributed are the project teams?
On projects with development sites that are...

...relying on individuals to access a central data repository in order to retrieve the information.

Implementation Considerations
a) Is e- mail likely to contain sensitive information?
When setting up an e...security profiles
Managing database contents
Removing obsolete information
Managing resource usage (for example, disk space)
Implementation Considerations
a) What size is the project team?
Teamware will generally only be effective when...

...people to interact both aurally and visually, making for a much richer method of communication.

Implementation Considerations
a) Is there enough banchvidth to support a video conferencing system?
Adding bandwidth intensive...

...have severe effects on the network infrastructure and this must be anticipated. This type of **implementation** is also based on a number of

different, emerging standards. The video conferencing system should...
routed depending on the nature of the case/issue
Which roles exist
Which roles can **perform** which tasks
Which individuals can fill which roles
91
Priority of cases (for example, depending...

...Specification of the workflow
Automatic routing of cases
Exception handling if a task is not **performed** within a prescribed elapsed
· time
Routing of a case based on its contents (for example...

...location of access, successful and unsuccessful access or change
attempts, etc.
c) What are the **performance** implications of the tool?
Some security services, such as content scanning or auditing, may add...

...time and requirements to the system. Tools should be architectured in
such a way that **performance** impacts are or can be configured to be
minimal.

d) Does the tool comply with...

...interfaces. Tool vendors may also build part of the integrated
repository by integrating specific products.

Implementation Considerations
a) Is there a desire to enforce consistency in the development effort?
Engagement teams...

...development objects for use during application development activities.
Developers then use these standard objects during **implementation** . As
objects are defined once in the repository and reused throughout the
implementation process, applications display a consistent look, feel,
and flow while enforcing the standards inherent in...
...94
These components can be reused across large development projects to
increase developer productivity and **decrease** the **risks** associated
with coding and testing the same components multiple times.

c) How large is ...costs and benefits of a physical repository versus a
logical repository. A physical repository is **implemented** as a single
product.

Many CASE tools employ this type of repository by housing all...the
network operating system or the DBMS. This approach should be tested
before it is **implemented** .

1) Repository Maintenance
" Creating and Changing Data Elements - As soon as data element
maintenance becomes...used. In these cases, the integration between the
design tools and the repository must be **performed** by the Technology
Infrastructure team. This was achieved on a number of projects that chose
...

...alphanumeric)
0 Length and precision
 Window display and internal precision
100
Similar validation can be **performed** on other repository objects
depending on project standards. At a minimum, naming standards must be...

...all information in the same repository. One reason for this is the
repository's physical **implementation** . For example, if the repository is
 implemented on top of a relational DBMS, this supporting structure does

not provide good support for...

...described above is handled as an integral part of the system, or by manual processes **implemented** by the Information Management team depends on the richness of functionality provided by the tools...

...types (allowing specialized search facilities)
Capabilities for browsing media content (low-res images, previews)
High **performance** proprietary file systems (both in terms of speed and volume)
Implementation Considerations
a) Whatformats need to be supported?
The method of Media Content Management depends heavily...
...what media is to be stored. Ensure that the target media formats are understood before **implementing** the Media Content Management approach.

b) Where should media content be stored?
Where to store media content greatly depends on the volume of media to be stored, and the **performance** requirements for retrieving that data. One thing is certain however; when dealing with large quantities of media, it is necessary to employ a dedicated media server, thus avoiding volume and **performance** hits with the rest of the development environment, while allowing the possibility of tuning the media server for optimal **performance** .

The cost of data storage is not insignificant, especially when considering the total cost (not...promotes a customer satisfaction focus and continuous improvement. Quality Management tools support the definition and **implementation** of quality.

A number of integrated Quality Management tools are available that may combine the...

...consistency between components and a given environment is maintained over time as components are changed.
Implementation Considerations
a) Does the testing effort involve numerous applications with common components? Engagement teams frequently...process. The Configuration Management tool provides structure for managing the objects, files, and components and **reduces** the **risk** of lost information caused by version problems, or by items not being migrated properly.

d...

...significantly more complex and therefore, advanced versioning software, including system support for versioning, is required.

Implementation Considerations
a) Should the evolution of the system be tracked in terms of who makes... integration they need at any given time. They can shield themselves from the tentative development **performed** on shared components and test a portion of the system with a stable environment around...

...be able to operate on all the platforms in use, whilst at the same time **performing** Version Control for all components across the entire system.

b) Does the toolprovide supportfor actions...
...productivity gains in later phases of the project.

109
c) How easy is it to **implement** batch solutions?
It should be considered if a batch/API interface exists for **implementing** batch solutions.

Change Control (118)
The Change Control system should provide the following features.

Free...

...area affected, and correct locking and unlocking of repository objects
and source modules.

1 5 **Implementation** Considerations
a) Does the project require strict scope control?
Specifications and scope may be changed at any time if Change Control
tools and standards are not **implemented** . This can result in the project
running over budget, or being delivered late with inconsistent...a
vehicle for capturing good ideas. If the project does not have the
capacity to **implement** those ideas at present, the Change Control tool
can
110
be used to capture those...

...tools provide a means of identifying at what point in time a critical
change was **implemented** and that information can be used to find out
what version existed at that time.

h) Is there a need to evaluate the impact of **implementing** a change on
the project ? 1 5 Change control tools typically support some kind of...

...set. Impact analysis is important in order to group changes so that they
can be **implemented** effectively.

Multiple changes may affect the same component and it would be wasteful
to open that component many times over and **implement** the changes one at
a time. Impact analysis can be used to ensure that all relevant changes
to that component are **implemented** together, Hence impact analysis is
important for scheduling purposes and for estimating cost.

Product Considerations...
...area affected, priority, estimated cost or authorization is important to
ensure correct scheduling of the **implementation** of changes. Flexible,
customized sorting and reporting based on this classification is required
to ensure...

...the tool provide a means of indicating which development team member is
best suited to **perform** the **implementation** of that change request?
This functionality should be available as part of the scheduling
capability...

...should provide capabilities for prioritizing change requests based on
business impact and the impact of **implementing** the change.

Does the tool provide capabilities for predicting the cost, risk, and
instabilities
created as a result of **implementing** a change request?
These capabilities need not provide completely automated prediction but
should
c) Is...tools be able to synchronize source migration across platforms.
Unit and system tests are normally **performed** on every platform so the
migration tool should be able to promote the components across...
...order of component testing is important as is normally the case for
system testing.

In **implementing** a push strategy it is usual for the individual
programmer to be responsible for migrating...

...upon an operations architecture. The extent to which the areas of the
operations architecture are **implemented** must also be a factor of
project size and duration.

The environment management requirements in...

...the distributed system. Many specific monitoring and analysis tools are
covered in detail in theNetwork **Performance** Management practice aid and
the Technology Products and Vendors database both available on the

Knowledge...

...running software in the correct sequence.

Backup & Restore
The incremental value of the daily work **performed** on the development
project is high. This investment must be protected from problems arising
from...is less time-critical than the current environment at a given
time. Archiving may be **performed** to I 0 a medium, which is different
from the backup medium, and may involve...

...location of access, successful and unsuccessful access or change
attempts, etc.

c) What are the **performance** implications of the tool?
Some security services, such as content scanning or auditing, may add...

...time and requirements to the system. Tools should be architectured in
such a way that **performance** impacts are or can be configured to be
minimal.

Performance Monitoring
Performance Monitoring tools help ensure that the available resources
are sufficient to meet the developers' **performance** requirements. These
tools can be used to assess endto-end **performance** of both batch
processes such as backups, and interactive processes such as
repository-based file retrieval.

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Service Plarmin (124)
Service Planning is the planning required to anticipate and **implement**
changes to the following areas.

Service management
Systems management
Managing change
Strategic planning
All these...

...in the business application's production environment. Key types of tools
for development environments include **Performance** Modeling and Capacity
Planning tools.

Performance Modeling
Performance modeling tools in this category support the analysis of the
development environment' s **performance** , as opposed to that of the
client/server application 1 5 being developed. A simple spreadsheet may
be suitable in some well-known and understood environments, but dedicated
performance modeling tools should be considered on any project with
high transaction volumes or complex environments...
...the rights to review and approve problem analysis tasks as well as
problem migration activities.

Implementation Considerations
a) How are problems handled at each stage?
b) How ...system.

0 Design Repository - An impact analysis of a specific component in error
will be **performed** directly on the design repository by providing a
means to use the appropriate design repository...

...repository and the Problem Management, Test Planning, and Configuration
Management components significantly increases productivity and **reduces**
the **risk** of errors.

Product Considerations
a) Are there any Problem Management tools identified?
Problem Management tools...what" a system must do.

Design tools are used to specify "how" a system will **implement** these system requirements. They are typically diagramming tools, which graphically depict how the system will...
...aspects to it as well as static relationships, and may not correctly reflect the analysis **performed** in the problem domain.

When a component or object-based approach is used, data modeling is not **performed** . Rather, the object model contains both the data and the behavior associated with an object...

...and DBTools (Rogue Wave) can generate the code necessary to map objects to a database.

Implementation Considerations
a) Can the development process benefitftom a DDL generation tool?
Data modeling tools allow...

...that is linked back to a set of business datastandards. Failuretoachieveanagreedsetofdefinitionswilljeopardizetheabilityof the separate applications to **perform** as a business unit, for example, applications will not be able to share data if...best means of identifying and representing these changes.

g) Is database design going to be **performed** ?
The finalized data model is used as a basis for the logical database design. The...

...but are effectively outside the data model.

The data modeling component should be used to **implement** procedures to address all the data definitions that affect the system.

Product Considerations
a) What...being used in the development methodology. These include process decomposition, data flow, and process dependency.

Implementation Considerations
a) Are the processes that the system is to support ill- understood or is
...

...For example, this may be the case if complex interest rate calculations are to be **performed** by the process. An elementary process description may be required for ...events and responses.

For component-based development, event modeling or interaction sequence modeling may be **performed** through interaction diagrams, both at the object and component level. The event model is often used as input for test scripting.

Implementation Considerations
a) Is there a need to capture the essence of how the businessfunctions without...

...events as required to ensure that appropriate next steps in 1 5 the process are **performed** after they have completed their part.

e) Is a real-time system to be developed...

...certain facilities such as intelligent connectors. Simple graphics packages may not suffice at this level.

Performance Modeling
The **performance** of a system must be analyzed as early as possible in the
development process. **Performance** modeling tools support the analysis of **performance** over the network. A simple spreadsheet may be suitable in some well-known and understood environments, but dedicated **performance**

modeling tools should be considered on any project with high transaction volumes or complex distributed...
...In the case of Internet-based applications, as the Internet is not a controlled environment, **performance** modeling is limited to those components within the domain of the controlled environment (i.e...

...the case of intranet-based systems, where the environment is controlled from end-to-end, **performance** modeling may be **performed** across the entire system.

Performance modeling for components involves the analysis of the projected level of interaction between components and the level of network traffic generated by this interaction. It is important for **performance** reasons that communication between components is minimized, especially if these components are distributed.

Implementation Considerations
a) Is the system complex or heterogeneous?
A **performance** model ensures that **performance** requirements are met in a complex or heterogeneous environment. **Performance** is usually a critical quality requirement in such environments.

b) Does the system involve extensive...
...over a Wide Area Network? The complexity involved in designing systems over a WAN makes **performance** modeling tools critical to success for such systems.

c) Are there hundreds of users? Are there tens ofservers?
Due to the complexity of such systems, **performance** modeling tools are important in ensuring **performance** requirements are met.

d) Do experience and benchmarks indicate that there may be difficulties in meeting
the **performance** requirements as statedfor the system?
In this case **performance** modeling tools are critical, since penalties may be incurred if the system does not meet the **performance** requirements. A **performance** model provides a means of deciding early on whether the system is feasible or not...

...may be needed even though it is obvious that the system will meet the current **performance** requirements.

h) Are high transaction volumes or complex architectures expectedfor the system? Dedicated **performance** modeling tools should be considered for any project that involves high transaction volumes or a complex architecture with several platforms.

Performance is critical for such systems and a **performance** model is required in order to predict and optimize that **performance** .

Product Considerations
a) Does a generic tool such as a spreadsheet package suffice as a **performance**
1 5 modeling tool?
A specialized **performance** modeling tool should be used when the system is complex and involves high volumes of...

...to detailed design, to technical design, there is a corresponding sequence of activities involved in **performance** modeling. As the design becomes more detailed, so does the **performance** model. The model may start as a simple spreadsheet and evolve into a collection of...

...modeling tool with its own data model, user interface etc. is a good investment.

A **performance** modeling tool should not be purchased due to a lack of understanding or inexperience of **performance** modeling, since the tool will not clarify the issues any more than a spreadsheet model.

b) Does the tool allow empirical data to be fed back into the **performance** model? **Performance** modeling must be backed up with empirical data at the earliest possible stage. Initially, this will be through **performance** benchmarking usually using a small equivalent of the production system. The results should be fed back into the **performance** models to improve their accuracy. There should be a means of differentiating empirical data from...

...current modeling tools, and requires project naming and structuring standards.

When component modeling is being **performed** using existing packaged software, some form of reverse engineering or importing is required from the...

...model is designed, which defines physical interfaces and locations for components. It is important for **performance** reasons that communication between components is minimized, especially if they are distributed.

133
Reuse Support...most important quality of a prototyping tool is its development speed.

If prototyping can be **performed** in hours or days rather than weeks or months, it becomes possible to **perform** more iterations, which explore different options. This may lead to a much better system, given...

...forward and extend the prototype, or throw it away after requirements have been determined and **perform** technical design from scratch. Some prototyping tools offer the possibility of reusing code from the...

...is not part of the execution environment, the use of features that are difficult to **implement** in the target environment should be avoided. Prototypes will set user expectations, which may be difficult to meet once construction starts. Specifically, it is important to ensure that the **performance** of the prototype does not exceed the projected **performance** of the target system. If user expectations are built upon a highly- **performant** prototype, there is the potential of considerable disappointment when the final system is rolled out.

Implementation Considerations
a) Will the target system run on multiple pla@forms?
If so, it may...

...the prototype is a technical prototype as well as a functional one).

b) Is application **performance** an important consideration?
Prototyping tools can be used to identify potential **performance** problems in an application. A development team can use a prototyping tool to **implement** a portion of an application to identify **performance** problems. The team can then use this information to improve designs and provide guidelines and...Prototyping tools facilitate selection between alternative styles of interaction and provide a means of addressing **performance** issues.

g) Do the users have a choice of whether or not to use the...

...Use of such tools during prototyping allows some "qualification" of a product's true capabilities. **Performance** , compatibility with existing client infrastructure, etc., can be tested.

Use of a product during prototyping...

...models of those companies (their willingness to negotiate on issues, pricing, etc.).

n) Is system **performance** an importantfactor?

Prototyping and benchmarking the **performance** of a technical environment enables possible **performance** problems to be identified as early on as possible.

o) Do the users have little...to ensure that the development team only produce the prototypes using features that can be **implemented** in the development environment. The amount of additional effort required to develop features that are easy to **implement** with the prototyping tool but which require work-arounds in the construction tool should be...

...a number of Integrated.

Development Environments (IDEs).

With component-based development, Application Logic Design is **performed** through object and component modeling. The functionality is captured in use cases, scenarios, workflows and...

...usually produced using MS Word, MS PowerPoint, ABC Flowcharter (Micrografix), or an object modeling tool.

Implementation Considerations
a) Is there a needfor logic representation?
Use Application Logic Design tools to graphically...

...that the decision is made whether or not to continue with construction.

140
c) Is **performance** modeling required?
Application Logic Design tools can provide a basis for **performance** modeling, based on the processing ability of the CPU, parallelism, and pipelining. The tools can be used to graphically depict system complexity, from which a **performance** model can be derived.

d) Is the programming team inexperienced?
Application Logic Design tools provide...They enable the developer to illustrate the tables, file structures, etc., that will be physically **implemented** from the logical data requirements. The tools also represent data elements, indexing, and foreign keys...

...allow the mapping of classes to relational tables, and which generate any necessary code to **perform** the database operations (e.g. Persistence, DBTools, ...).

There is a tendency (especially when dealing with...

...data model may also change significantly (forDB optimization), further confusing the issue.

There can be **performance** problems with objects mapped to a relational database.

In a worst case scenario, an object...

...select/insert for each table, and as each object is loaded one by one, the **performance** becomes very poor. Some tools provide lazy initialization (only loading the parts as they are...

...likely that in future versions Java or C++ classes will be able to interface directly.

Implementation Considerations
a) Do the design ideas need to be communicated to a large team of...
...the same time enabling the developer to illustrate tables and other structures that will be **implemented** physically.

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b) Is system **performance** a major consideration?

Database design tools become especially important if **performance** is critical, since database design contributes substantially to the overall **performance** of the system.

Database design tools provide quantifiable **performance** data which is a crucial component of the overall **performance** model.

Database Design tools also provide a means to model 1/0 on devices such as hard disks, optical drives, and tapes etc. This information can be used in a **performance** model.

c) Does the project have multiple teams working on multiple functional domains? The database...

...requirements may have to be rationally traded-off against each other. Where these requirements are **performance** related, the trade-off can only be rationalized on the basis of a good database...
...design the report layout interactively, placing literals and application data on the layout without specifying **implementation** details such as page breaks. The majority of these tools generate the associated application code...thinking about user interaction with the system, and therefore, the presentation layer of the system.

Implementation Considerations
a) Does the project want to use a single toolfor prototyping and GUI design...

...that must be considered. These features can have an impact on the productivity of programmers, **performance** of the applications, skill sets required, and other tools required for development. These features include...

...databases with minimal impact on the application development. Native database interfaces tend to have better **performance** than open standards such as ODBC.

i) What level of technical support, documentation, and training... facilitate documentation of these differences for design purposes and allow the design strategies to be **implemented** .
o) Is the tool integrated with the repository of choice?
The presentation design tools should...

...design of each module (clients, services, ftinctions), and to lay the basis for more refined **performance** modeling. To ensure against interface problems, these tools should be tightly integrated with the design...

...to document communication interfaces is to define include files, which hold the interface definitions.

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Implementation Considerations
a) Is **performance** simulation or modeling required?
Thorough **performance** simulation or modeling requires a communication model. A **performance** model is particularly important if the system is large, heterogeneous, and complex.

A valid **performance** model can only be created once a detailed communication design has been developed for the system. The **performance** model is derived from the detailed communication design. Communication design tools provide a means of...
...etc. as well as the logical design, both of which are used to develop the **performance** model and to simulate **performance** .

b) Is the system migratingfirom a central to a distributed environment?
c) Is the system...

...WAN to a global network?

1 5 When development takes place in a mainframe environment, **performance** is relatively predictable. In a distributed environment, response time is dependent on the communication design...

...to a WAN, or from a WAN to a global network will drastically impact the **performance** of the system, and this type of migration requires the development of a complete communication design from which a **performance** model can be derived. Thus, tools to facilitate the communication design become a critical part...

...Is high networkperformance required? Communication design tools are essential in developing systems where critical business **operations** have to have maximum availability and minimum down time. One of the primary contributing factors to high **performance** in client/server environments is a good network design. A good network design can only...

...and designed as entities in their own right. These entities provide a necessary basis for **performance** and module design, which can be shared by all developers.

b) Is there a needfor...perspective, and from the very beginning of the development process.

Usability Testing can help developers.

Reduce risk by confirming that they are building the right solution
Identify new system requirements
Decrease development...

...use in a new, client/server system or to restructure the existing system for improved **performance** and maintenance.

Interactive Navigation
Developers use interactive navigation tools to identify requirements for a new...
...it as I 0 well as static relationships, and may not correctly reflect the analysis **performed** in the problem domain.

Repository Population
The repository population tool is used to load the...

...uniform naming standards throughout the system.

Packaged Component Integration (132)
Packaged components are generally third **party** components that provide readymade business logic that is custornizable and reusable. These can range from...able to take advantage of (potentially important) upgrades to the component.

d) What are the **performance** implications of using a packaged component?
Components are often developed with a preferred platform in mind. Components optimized for one platform may have severe **performance** problems on others. If **performance** is a factor (and it nearly always is) ensure that components are designed specifically for...

...editor and a C compiler), or by using proprietary toolkits provided by the vendor.
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Implementation Considerations
a) What level of support is provided by the component vendor?
It is vital...code developed by the team is following project standards as opposed to individual programming styles.

Implementation Considerations
a) Web- based development
Due to the tendency of Web-based applications to combine...

...compatible with all the platforms upon which the application is being developed. Besides compatibility, tool **performance** may be platform dependent.

Source Code Debugger
A source code debugger is a tool used...code generation allows the insertion of traces into raw code in order to aid debugging.

Implementation Considerations
a) Does the project want to isolate developers from the technical environment as
much...
...throughout multiple sections ofcode.

Product Considerations
a) Can the generation tool provide code which meets **performance** requirements? The code/applications generated by the tools vary in **performance** . Optimized code usually results in faster run times. It is important to identify the high...

...generator. Associated with custom building are the issues of added cost and development time, but **performance** can be closely monitored and changes **performed** on the spot.

c) Does the generation tool support the development and execution pla@forms...

...only the wrappers would be impacted, allowing the application and architecture code to remain unchanged.

Implementation Considerations
a) Does the objectIlibrary really need to be wrapped?
It may not always be...Component-based development may have an impact on the way in which testing should be **performed** .
A number of firm initiatives have conducted considerable research into the field of testing.

Year...

...provide configuration management for multiple versions of data, maintaining consistency among versions of test data.

Implementation Considerations
a) What guidelines should be followed when creating component and assembly test
data?
To...definition and maintenance tools define and maintain the relationship between components of a Test Plan.

Implementation Considerations
a) What guidelines should befollowed when assembly testing the technology architecture?
When deciding which...

...system components, scripts can be used to verify that the system design specifications are properly **implemented** . An AC Methods job aid provides guidelines for creating product test scripts.

c) What guidelines...

...as the test tool will not be able to re-execute the tests automatically or **perform** full regression tests with little effort. Little or no benefits will be achieved from automation...

...to facilitate the creation and maintenance of test models and to support the planning and **performing** of each test stage. Each test model is stored in a central repository accessible by...stress testing, where a single machine can run scripts simultaneously, emulating large numbers of

users,
 Implementation Considerations
a) What development approachfactors should be considered when automating
Test
Execution?
Reinventing Testing Project...

...has identified the following factors that either contribute to or take
away from the successful **implementation** of an automated Test Execution
tool. Further detail is available through RTP's Test Automation...
...identified the following factors that will either contribute to or take
away from the successful **implementation** of an automated Test Execution
tool. Further detail is available through RTP's Test Automation...

...following factors that will either contribute to or take away 1 5 from
the successful **implementation** of an automated Test Execution tool.
Further detail is available through RTP's Test Automation...

...identified the following factors that will either contribute to or take
away from the successful **implementation** of an automated Test Execution
tool. Further detail is available through RTP's Test Automation...

...identified the following factors that will either contribute to or take
away from the successful **implementation** of an automated Test Execution
tool. Further detail is available through RTP's Test Automation...

...testing tools
Experience with the technology used on the engagement
Size of the testing team
 Performance Management
 Performance Management tools support application **performance** testing.
Owing to the large number of components in modem systems, **performance**
modeling can be a complex task and requires tools to effectively manage
the process. These tools monitor the real-time execution and **performance**
 of software. They help to maximize transactions and response time to the
end user. They...

...In the case of Intemet-based applications, as the Internet is not a
controlled environment, **performance** management tools can only measure
performance within the domain of the controlled environment (up to the
Internet ...the case of intranet-based systems, where the environment is
controlled from end-to-end, **Performance** Management may be **performed**
across the entire system.

Emulation
Emulation tools emulate components that are part of the target...

...s)
verify the tool(s) will integrate with other planned tool(s)
acquisition(s).

General **Implementation** Considerations
Some key design decisions are specific to the design of certain
functions, while others...
...impact need for specific components.

When and how frequently, does the function need to be **performed** ?
The timing and frequency of each function may have an effect on its
staffing, the...

...required, the capacity of systems and networks needed to support the
tools.

Who will be **performing** the./unction?
Responsibilities need to be defined for each function, as the set up
tasks will differ dramatically depending on whether the function is to be
 performed in-house or outsourced.

In addition, the individuals who will be **performing** the function should be involved in the design of how the function will be **performed** .

Will thefunction be centralized or distributed?
Central control will mean a stronger focus on remote...

...managed manually, especially if the functions are not directly related to the systems, or are **performed** infrequently. Many of the ftinctions, however, require an interface to the systems, or involve large...to be purchased, suppliers must be assessed on their ability to ensure the availability, reliability, **performance** and user support for these tools will be sufficient to deliver the appropriate levels of...

...data obtained in the event/data generation layer into a more workable form. This layer **performs** functions such as event filtering, alert
172
generation, event correlation, event collection and logging, and...

...Although it may be possible to automate this process, human intervention may be required to **perform** at least some of these management tasks.

EVENT / DATA GENERATION (1314)
Event/data generation interacts...send data to the presentation or repositories components. Management applications tools include capacity planning tools, **performance** management tools, license management tools, remote management tools, systems monitoring tools, scheduling tools, help desk...

...tools even poll the event/data generators for information but these options may impact network **performance** . Web Server management is been introduced as part of the management operations framework. As Corporate Internets and Extranets **implement** Web based software products to sell and advertise business services, corresponding administrative, security, event notification and **performance** requirements must be **performed** similarly for the companies web based system. The critical path issues for Web based server software is typically security and **performance** based levels of service.

Help Desk (1322)
As with End User Services in the centralized...

...necessary technical resources in either IS organizations to ensure the incidents and problems get resolved).

Implementation Considerations
The following are functional requirements for Incident, Request and Problem Management.

Logging Incidents I...

...to each action and the full incident/request history should be available to the person **performing** the update.
Re- assign Incidents /Requests
Possible for incidents and requests to be assigned to...

...As part of Incident Management, incidents are reviewed, analyzed, tracked, escalated as necessary, and resolved.

Implementation Considerations
Will users ...information regarding the work-around is distributed to the appropriate support personnel and user communities.

Implementation Considerations
Willproblems be automatically logged or only by manual association with an
1 5 incident...

...impacted by the request. Following such interaction, accepted requests

will be planned, executed, and tracked.

Implementation Considerations
Will users be given access to the Request Management system?
Users will benefit by...
...Although it may be possible to automate this process, human intervention
may be required to **perform** at least some of these management tasks.

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Disaster Recove
In the event of a...

...must account for differing levels of disaster whether at a central or
distributed site(s).

Implementation Considerations
What is a disaster?
The way in which a disaster is defined will be...

...availability of core business systems as expressed in the agreed service
levels and operational levels.

Implementation Considerations
What are some of the limitations that are encountered?
Recovery capabilities span the range...

...according to I 0 the necessary requirements.
Production Control (1332)
Ensures that production activities are **performed** and controlled as
required and as intended.

Production Scheduling
Production Scheduling determines the requirements for...Does the tool
provide facilities to add color to MODE architecture model?
0 Communication with **Performance** management component to forecast
resource requirements, such as near line storage, DASD space, and etc...

Claim
... INDICIA CODING THE COMPONENTS OF THE
SYSTEM IN ORDER TO INDICATE REQUIRED
COMPONENTS FOR THE **IMPLEMENTATION** OF THE
SYSTEM
16
INDICIA CODING THE COMPONENTS OF THE
SYSTEMINORDERTOINDICATEAPRIORITYOF
 IMPLEMENTATION FOR THE COMPONENTS OF THE
SYSTEM
18
1 0 INDICIA CODING THE COMPONENTS OF THE...

...CODING THE COMPONENTS OF THE SYSTEM IN ORDER TO 35
INDICATE REQUIRED COMPONENTS FOR THE **IMPLEMENTATION** OF
THE SYSTEM
Figure IC
CREATING A DATABASE WHICH INCLUDES A LISTING OF ALL OF...

...CREATING A SECOND DATABASE WHICH INCLUDES A LISTING OF ALL 35b
COMPONENTS NECESSARY TO THE **IMPLEMENTATION** OF THE SYSTEM
COMPARING THE LISTING OF THE ENTIRE SET OF COMPONENTS WITH 35c
THE...

...Figure IC-1
35
IDENTIFYING A PRIORITY AMONG A PLURALITY OF COMPONENTS 36
REQUIRED FOR **IMPLEMENTATION** OF A PREDETERMINED
TECHNOLOGY USING AN EXISTING NETWORK FRAMEWORK
PICTORIALLY REPRESENTING THE EXISTING NETWORK FRAMEWORK...

...THE EXISTING NETWORK 38
FRAMEWORK IN ORDER TO INDICATE THAT THE FIRST COMPONENT
MUST BE **IMPLEMENTED** FIRST
39
INDICIA CODING A SECOND COMPONENT OF THE EXISTING NETWORK
FRAMEWORK IN ORDER TO INDICATE THAT THESECOND COMPONENT
MUST BE **IMPLEMENTED** AFTER THE FIRST COMPONENT
Figure ID
COMPILING A LISTING OF ALL OF THE COMPONENTS REQUIRED FOR 36a
IMPLEMENTATION OF THE TECHNOLOGY USING AN EXISTING
NETWORK FRAMEWORK
POSITIONING PRIMARY COMPONENTS, WHICH SHOULD OR MUST...an a FrP
Determines it a user or group of wars haw permission to server
perform an operation In a specific application
Cl Utilizes centralized directory of profiles for entitlement data...
functional requirements and applications. * Design and integrate security
a Define and monitor key security 6 **Implement** and maintain security
into new technology/systems **performance** indicators for
administration tools o Develop and maintain security business processes
Analyze security logs and...

...Repository operations 0 Technical Standards Support
Equipment installation 0 Developers Help Desk
Network operations 0 **Performance** Monitoring
System software 0 Design Review
operations 0 General Technical Support
0 IS Liaison
,Figure...

...Event
R 'u
Disaster
ecovery Manalgemen :1 Management Physical Site
: :I Management
Recovery Hardware F- **Performance** 1358
Maintenance Management
-Physical Mdnitorinq
Environment initial Installaticin Procurement Inagement
1356
1362 1364
1360
Figure...THE NETWORK FRAMEWORK 3102
Figure 31
1424
INTEGRATING FINANCIAL SYSTEMS OVER A NETWORK FRAMEWORK 3200
IMPLEMENTING SALES FORCE INTEGRATION OVER THE NETWORK 3202
FRAMEWORK
COMBINING HUMAN RESOURCE SYSTEMS OVER THE NETWORK 350
MONITORING **PERFORMANCE** IN THE SYSTEM 3510
MANAGING COMMUNITIES OF USERS IN THE SYSTEM 3512
PROVIDING BACKUP CAPABILITIES...

00928432
AUTOMATED POLITICAL RISK MANAGEMENT
GESTION AUTOMATISEE DES RISQUES POLITIQUES
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  Detailed Description
  Claims

English Abstract
  A risk management method and system for facilitating analysis and
  quantification of risk associated with **politically** exposed **persons** is
  disclosed. A computerized **political** risk management system maintains a
  database relating **individuals** to **politically** sensitive positions and
  world events. A rating system is used to assess risk based upon...

  ...be presented to an institution to help the institution properly manage
  risk associated with a **politically** exposed **person**. A log or other
  stored history can be created such that utilization of the system...

Detailed Description
... and non-bank financial institutions to manage risks associated with
  maintaining investment accounts for a **politically** identified **person**
  (PIP).

  Risk associated with maintaining an investment account can include
  factors associated with financial risk...

...a risk management method and system for facilitating analysis and
  quantification of risk associated with **politically** exposed **persons**.

  An automated **political** risk management system maintains a database
  relating **individuals** to **politically** sensitive positions and world
  events. A rating system is used to assess risk based upon...

...shareholders, news media and other interested parties that corporate
  governance is being addressed through tangible **risk** management
  processes.

  An implementing institution may include, for example, a **bank**, a
  trading institution, an insurance company, a credit card issuer, a
  trading exchange, a government regulator or...as by rating, and

transferred.

The present invention includes a computer-implemented method for managing
 risk related to **financial** **transactions** involving a **politically**
identified **person** , the method includes receiving information relating
to **political** **exposure** associated with a **person** involved in a
financial **transaction** and structuring the information received
according to political **exposure** **risk** quotient criteria. A risk
quotient is calculated using the structured information. A suggested
action responsive...

...information received can be gathered electronically or manually and can
include the identity of a **politically** identified **person** and the
person 's relationship to an account holder. The information received can
also include the identity of...

...with a transaction can also be calculated.

Other embodiments include a computerized system for managing **risk**
associated with a **financial** account, computer **executable** program code
residing on a computer-readable medium, a computer data signal embodied
in a...

...method and system for managing risk associated with financial accounts
that are held by a **politically** identified **person** (PIP). A
computerized system stores information in a database or other data
storing structure and relates the information to **individuals** with
political exposure resulting from sensitive positions and/or world
events. A rating system is used to...shareholders, news media and other
interested parties that corporate governance is being addressed through
tangible **risk** management processes.

An implementing institution may include, for example, a **bank** , a
trading institution, an Information relating to financial, legal,
regulatory and/or reputational risk is received into...invention by
operating on input data and generating output.

Referring now to Fig. 3, managing **risk** associated with **financial**
transactions with political **exposure** can begin with opening a dialogue
with an PIP system 3 1 0. Typically, the...

Claim
A computer-implemented method for managing **risk** related to **financial**
transactions
involving a **politically** identified **person** , the method comprising:
receiving information relating to **political** **exposure** associated with
a **person** involved
in a **financial** **transaction** ;
structuring the information received according to political **exposure**
risk quotient
criteria; and
calculating a risk quotient using the structured information.

2 The method of...

...the suggested actions are directed towards reducing risk related to an
account associated with a **politically** exposed **person** .

7 The method of claim 2 wherein the suggested action comprises refusing
to perform a...

...10 The method of claim 1 wherein the information received comprises the
identity of a **politically** identified **person** and the **person** 's
relationship to an account holder.

11 The method of claim 1 wherein the information...

...the software

operative with the server to cause the system to:
receive information relating to **political   exposure** associated with a
person involved in
a **financial   transaction** ;
structure the information received according to political **exposure**
risk quotient
criteria; and
calculate a risk quotient using the structured information.

17 The computerized system...

...medium, the
program code comprising instructions for causing the computer to:
receive information relating to **political   exposure** associated with a
person involved in
a **financial   transaction** ;
structure the information received according to political **exposure**
risk quotient
criteria; and
calculate a risk quotient using the structured infortnation.

21 A computer data...

...computer data signal is generated by a method comprising the steps
ofreceiving inforination relating to **political   exposure** associated
with a **person** involved
in a **financial   transaction** ;
structuring the information received according to political **exposure**
risk quotient
criteria; and
calculating a risk quotient using the structured information.

22 A method of interacting with a network access device so as to manage
risk relating to political **exposure** associated with a **financial**
transaction , the method comprising the steps of
initiating interaction with a host computer on a communications...

 24/3,K/2   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806389
SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE
    AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE
    LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE
    D'APPROVISIONNEMENT RESEAUTEE
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  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM

Fulltext Availability:
  Detailed Description

Detailed Description
... accepted and what customer inforination is tracked during cach sale.
  Some of these servers are **connected** to extemal, third- **party** services,
  e.g., the credit server to an extemal credit card processing network or
  the...has the responsibility of providing payment on behalf of the
  customer, to authon'ze a **commercial transaction** on behalf of such a
  financial institution, without the **risk** of exposing that information to
  interception by third parties. Such institutions include, for example,
  financial...

 24/3,K/3   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

Fulltext Availability:
  Detailed Description

Detailed Description
... to the Customer Quality of Service
  Management Process 1302, as shown in Figure 17. The **Customer Quality**
  of
  Service Management Process 1302 encompasses monitoring, managing and
  reporting of quality of service as...applicants. Assuming that the card
  holders have been divided into two classes, good and bad **customers** ,
  based on their credit history. The problem can be solved using
  classification. First, a training...that has the responsibility of
  providing payment on behalf of the customer, to authorize a **commercial**
  transaction on behalf of such a financial institution, without the
  risk of exposing that information to interception by third parties. Such
  institutions include, for example, financial...and enacts terms and
  conditions of a resulting agreement. WAF ensures the rights of each

party to an electronic agreement regarding a wide range of electronic
activities related to electronic information...

   24/3,K/4   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00806382
METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
    MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
    MARKET SPACE INTERFACE
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE
    PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
    D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
    Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139028 A2 20010531 (WO 0139028)
  Application: WO 2000US32308 20001122 (PCT/WO US0032308)
  Priority Application: US 99444773 19991122; US 99444798 19991122
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 170977

Fulltext Availability:
  Detailed Description

Detailed Description
... each include either a product of a service or both, and may also
  include third **party** products and services.

  While the available features which are displayed, the features of the
  items...that has the responsibility of providing payment on behalf of the
  customer, to authorize a **commercial transaction** on behalf of such a
  financial institution, without the **risk** of exposing that information to
  interception by third parties. Such institutions include, for example,
  financial...newspaper and magazine publishers. A cost, however is
  involved with providing electronic information to individual **consumers** .
  For
  example, hardware and maintenance costs are involved in establishing and
  maintaining information servers and...

   24/3,K/5   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00799935   **Image available**
SYSTEMS AND METHODS FOR FACILITATING COMMERCIAL TRANSACTIONS BETWEEN
    PARTIES RESIDING AT REMOTE LOCATIONS
SYSTEMES ET PROCEDES PERMETTANT DE FACILITER DES TRANSACTIONS COMMERCIALES
    ENTRE DES PARTIES GEOGRAPHIQUEMENT ELOIGNEES
Patent Applicant/Assignee:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, American Express
    Tower, World Financial Center, New York City, NY 10285-4900, US, US
    (Residence), US (Nationality)
Inventor(s):
  ARMES David, 1534 West Seldon Lane, Phoenix, AZ 85021, US,
  BARRETT Michael R, 9182 East Caribbean Lane, Scottsdale, AZ 85260, US,
  BISHOP Fred, 2811 West Dynamite Boulevard, Phoenix, AZ 85085, US,
  GEBB Lucas, -,
  KRISHNAN Vilayanur Parameswaran, 10577 East Star of the Desert Drive,
    Scottsdale, AZ 85259, US,
  MADHINENI Madhukar, 2220 West Mission Lane, #2152, Phoenix, AZ 85021, US,

  MCKAY Joshua B, 104 Bedford Street, New York City, NY 10014, US,
  WOJCIECHOWSKI Lee A, 6419 West Tonto Drive, Glendale, AZ 85308, US,
Legal Representative:
  SOBELMAN Howard I (agent), Snell & Wilmer L.L.P., One Arizona Center, 400
    East Van Buren, Phoenix, AZ 85004-2202, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200133522 A1 20010510 (WO 0133522)
  Application: WO 2000US30483 20001102 (PCT/WO US0030483)
  Priority Application: US 99163824 19991105; US 99164075 19991105
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 20058

Fulltext Availability:
  Detailed Description

Detailed Description
... a commercial transaction. There is also a need for systems and methods
    which reduce the **risks** associated with **commercial   transactions**
    between remote individuals. Finally, there is also a need for systems and
    methods which provide...or if there is a dispute between the seller 908
    and the purchaser 910, a **customer** service representative 920
    associated with the third **party** entity which is providing the
    transaction mechanism may suitably provide any desired customer service
    and...

 24/3,K/6   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00784137
**SYSTEM,   METHOD,   AND   ARTICLE   OF   MANUFACTURE   FOR   DISTRIBUTED   GARBAGE
    COLLECTION IN ENVIRONMENT SERVICES PATTERNS**
**SYSTEME,   PROCEDE   ET   ARTICLE   DE   FABRICATION   EN MATIERE DE RECUPERATION
    D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT**
Patent Applicant/Assignee:
  ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO 80918
    , US,
Legal Representative:
  HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
    Palo Alto, CA 94303-0746, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116729 A2 20010308 (WO 0116729)
  Application: WO 2000US24238 20000831 (PCT/WO US0024238)

Priority Application: US 99386435 19990831
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
    DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
    LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
    SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150959

Fulltext Availability:
  Detailed Description

Detailed Description
...   Different kinds of piston engines have different characteristics, but
  may have the same underlying functions **associated** with it (e.g., how
  many pistons in the engine, ignition sequences, lubrication, etc.). To...
  chores involved in displaying menus, windows, dialog boxes, and other
  standard user interface elements for **personal** computers.

  Frameworks also represent a change in the way programmers think about the
  interaction between...level of acceptance among merchants selling
  products on the Internet as a way to conduct **financial** **transactions**
  (using credit card numbers, passing sensitive information) without the
  risk of unauthorized people intercepting this information. S-HTTP
  incorporates various cryptographic message fonnats such as...

 24/3,K/7   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00784134
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT
    IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UN COMPOSANT DE CLASSE DE CONSTANTE
    DANS UN ENVIRONNEMENT DE SCHEMAS DE SERVICES DE LOGIQUE D'AFFAIRES
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
    , US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, Suite 3800,
    2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116726 A2-A3 20010308 (WO 0116726)
  Application: WO 2000US24188 20000831 (PCT/WO US0024188)
  Priority Application: US 99387213 19990831
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
    FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
    MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
    VN YU ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150446

Fulltext Availability:
  Detailed Description

Detailed Description
... of these functions in any piston engine object, a programmer With the
concepts of composition- **relationship** , encapsulation, inheritance and
polymorphism, an object can represent 'ust about anything in the real
world...level of acceptance among merchants selling products on the
Internet as a way to conduct **financial   transactions**
135
(using credit card numbers, passing sensitive information) without the
risk of unauthorized people intercepting this information. S-HTTP
incorporates various cryptographic message formats such as...

 24/3,K/8   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00784125
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PIECEMEAL RETRIEVAL IN AN
    INFORMATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A LA RECHERCHE
    FRAGMENTAIRE DANS UN ENVIRONNEMENT DE MODELES DE SERVICES
    D'INFORMATIONS
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
    , US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
    2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116705 A2-A3 20010308 (WO 0116705)
  Application: WO 2000US24085 20000831 (PCT/WO US0024085)
  Priority Application: US 99386433 19990831
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150355

Fulltext Availability:
  Detailed Description

Detailed Description
... piston engine object overrides these ceramic specific thennal
  characteristics, which are typically different from those **associated**
  with a metal piston. It skips over the original and uses new ftinctions
  related to...of acceptance among
  ';q
  merchants selling products on the Internet as a way to conduct **financial**
    transactions (using credit card numbers, passing sensitive
  information) without the **risk** of unauthorized people intercepting this
  information. S-HTTP incorporates various cryptographic message formats
  such as...

 24/3,K/9   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
    WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
    SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE
Patent Applicant/Assignee:
  ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
    (Residence), US (Nationality)
Inventor(s):
  GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
  MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
  BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
  BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
    Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200073957 A2-A3 20001207 (WO 0073957)
  Application: WO 2000US14420 20000525 (PCT/WO US0014420)
  Priority Application: US 99321492 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
  CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
  model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
  GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
  (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150171

Fulltext Availability:
  Detailed Description

Detailed Description
... through
  modifiable business rules and presentation templates.

  Search capabilities, including hierarchical
  menus, parametric searches by **attribute** , and simple
  keyword searches.
  BillerProduct1 - An Internet bill presentment
  and payment (IBPP) solution, particularly for...specified level of
  service, but frequently relies on external vendors and suppliers to
  perform certain **tasks** .

  For example, hardware service is typically provided by the hardware
  vendor. To provide the agreed...

DIALOG(R)File 347:JAPIO
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07164253   **Image available**
MEASURING   METHOD   AND   SELLING   METHOD   USING   CLOTH   MEASURING   AND
FRACTIONALIZING OPERATION PROGRAM SOFTWARE

PUB. NO.:   2002-032637 [JP 2002032637 A]
PUBLISHED: January 31, 2002 (20020131)
INVENTOR(s):   FURUNO SHIGERU
APPLICANT(s): FURUNO SHIGERU
APPL. NO.:   2000-249034 [JP 2000249034]
FILED: July 15, 2000 (20000715)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a cloth selling method effectively using
cloth measuring operation program software efficient for consumers.

SOLUTION: When a consumer 1 uses a communication means 2 to access a
commodity application file sponsored by a distributor 3 as shown by 6 and
uses program software, where the distributor has preliminarily set a unit,
to input the request quantity of cloth as shown by 7, program software
performs operation as shown by 8. A result 9 is outputted as the purchase
quantity, the amount of **money** for **purchase** , etc., in the unit of kg, g,
t, m, cm, m2, or the like as shown by 10. When the consumer confirms the
result and fills a **personal**   **attribute** column and operates a
transmission button to make an application after the result is outputted to
a picture as shown by 11, the distributor 3 measures cloth by the quantity
requested by the consumer 1 and sells it.

DIALOG(R)File 347:JAPIO
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06044039   **Image available**
DATA COMMUNICATION SYSTEM

PUB. NO.:   10-327139 [JP 10327139 A]
PUBLISHED: December 08, 1998 (19981208)
INVENTOR(s):   YASUKUNI HIROAKI
               KANDA TAKAO
APPLICANT(s): ADVANCE CO LTD [470031] (A Japanese Company or Corporation),
               JP (Japan)
APPL. NO.:   09-148473 [JP 97148473]
FILED: May 23, 1997 (19970523)
INTL CLASS: [6] H04L-009/08; H04L-009/32
JAPIO CLASS: 44.3 (COMMUNICATION -- Telegraphy)
JAPIO KEYWORD:R138 (APPLIED ELECTRONICS -- Vertical Magnetic &
               Photomagnetic Recording); R303

ABSTRACT

PROBLEM TO BE SOLVED: To improve secrecy through simple operation by
converting inputted data on the side of transmission, outputting the
converted data, sending return data while including an identification code
which shows these data and can be recognized by a general-purpose software,
and providing data by restoring the converted data based on the
identification code on the side of reception.

SOLUTION: A client 01 using a general-purpose personal computer(PC) is
connected with a server 02 having an authentication device 06 through
modems 04 and 05 and a communication means 03 such as an internet. The
general-purpose PC is used for the server 02, the authentication device 06
is incorporated with the secret data and secret algorithms of respective

server and client in the state of loading an IC card or the like, and data are prepared and outputted. The authentication device 06 can prevent **illegal actions** on the side of server by handling a lot of provate data as another body such as IC card difficult in fraudulent alteration. Thus, **commercial transactions** or authentication operation is enabled by utilizing a communication terminal using the opened communication means 03.

15/5/3   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014695185
WPI Acc No: 2002-515889/200255
  Adapter having security function, and computer security system using the same
Patent Assignee: LEE J W (LEEJ-I)
Inventor: LEE J W
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
KR 2002005117	A	20020117	KR 200039093	A	20000708	200255	B

Priority Applications (No Type Date): KR 200039093 A 20000708
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002005117	A		1	G06F-001/00	

Abstract (Basic): KR 2002005117 A
      NOVELTY - An adapter having a security function and a computer security system using the same are provided so that an **illegal** user cannot **connect** a computer system and use confidential data in the stock **exchange** , Internet **banking** and electronic commerce, by using the security function on a data network such as an Internet or modem communication.
      DETAILED DESCRIPTION - A computer connection unit is connected to a keyboard port of a computer. A keyboard connection unit is connected to a plug of a keyboard. A computer side transmission/reception control unit controls communication to the computer system, and a keyboard side transmission/reception control unit controls communication to the keyboard. A main processing unit generates a secret key, sets up and releases a security mode according to a security mode related command, and transmits information of the computer system and the keyboard. An initial encoding unit encodes the secret key from the main processing unit into the secret key from the computer system when the security mode is set up. A stream encoding unit encodes key code input information from the keyboard to the secret key from the main processing unit, and transmits the encoded information to the computer system when the security mode is set up.
      pp; 1 DwgNo 0/10
Title Terms: SECURE; FUNCTION; COMPUTER; SECURE; SYSTEM
Derwent Class: T01; T04
International Patent Class (Main): G06F-001/00
File Segment: EPI

15/5/4   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014659168   **Image available**
WPI Acc No: 2002-479872/200251
XRPX Acc No: N02-378945
  Managing premium points for virtual shops by using general server to distribute points and receive customer identification signals
Patent Assignee: G-PLAN INC (GPLA-N)
Inventor: HAYASHI K; SUZAKI K
Number of Countries: 030 Number of Patents: 001

Patent Family:
```
Patent No      Kind   Date      Applicat No    Kind   Date      Week
WO 200239344   A1     20020516  WO 2001JP9810  A      20011109  200251  B
```

Priority Applications (No Type Date): JP 2000342697 A 20001109
Patent Details:
```
Patent No   Kind Lan Pg   Main IPC      Filing Notes
WO 200239344  A1 E   45 G06F-017/60
```
    Designated States (National): AU BR CA CN IN KR MX NZ RU SG US
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
    MC NL PT SE TR

Abstract (Basic): WO 200239344 A1
        NOVELTY - Method consists in a server distributing points and
    receiving customer IDs when they receive points along with the date and
    points total. The customer can **exchange** points for **money** or
    equivalent points for another network shop. A virtual shop collects
    individual customer **personal** **attribute** information by referring to
    their points collected, point exchange transactions between customers
    and questionnaire-based surveys.
        DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a
    communication system for managing premium points exchanged between
    virtual shops.
        USE - Method is for managing premium points used in Internet
    virtual shops.
        DESCRIPTION OF DRAWING(S) - The figure shows a premium points
    management block diagram.
        pp; 45 DwgNo 1/14
Title Terms: MANAGE; PREMIUM; POINT; VIRTUAL; SHOP; GENERAL; SERVE;
  DISTRIBUTE; POINT; RECEIVE; CUSTOMER; IDENTIFY; SIGNAL
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 15/5/5   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014309975
WPI Acc No: 2002-130678/200217
XRPX Acc No: N02-098581
  **Computer implemented method of automatically compliance checking
  transactions on request by receiving a request and assessing a compliance
  rule selected in accordance with a stored profile of the requesting party**
Patent Assignee: GOLDMAN SACHS & CO (GOLD-N); HOM G (HOMG-I); PRASAD T
  (PRAS-I); REICH H (REIC-I)
Inventor: HOM G; PRASAD T; REICH H
Number of Countries: 095 Number of Patents: 003
Patent Family:
```
Patent No       Kind   Date      Applicat No    Kind   Date      Week
WO 200195225    A1     20011213  WO 2001US18654 A      20010608  200217  B
AU 200166802    A      20011217  AU 200166802   A      20010608  200225
US 20020059107  A1     20020516  US 2000210431  P      20000608  200237
                                 US 2001877439  A      20010608
```

Priority Applications (No Type Date): US 2000210431 P 20000608; US
  2001877439 A 20010608
Patent Details:
```
Patent No   Kind Lan Pg   Main IPC      Filing Notes
WO 200195225  A1 E   38 G06F-017/60
```
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
    JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
    PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200166802 A   G06F-017/60   Based on patent WO 200195225
```

Abstract (Basic): WO 200195225 A1
        NOVELTY - A list server provides access to lists of securities with
    trading restrictions and a rules engine processes compliance requests
    to determine whether the transaction is permissible based upon the
    relationship between the parties to the transaction. Compliance
    determinations are made using a set of rules and a compliance rule set
    which indicates which rules are to be evaluated and which is generated
    in accordance with a stored profile of the requesting user and their
    **relationship** with the other **party** to the transaction. The rules may
    be assigned priorities which determine how many rules are to be checked
    in any given case and in what order.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
    system for performing compliance checking.
        USE - Compliance checking **financial    transactions** .
        ADVANTAGE - Provides a fully automatic process which is fast and
    flexible.
        pp; 38 DwgNo 0/5
Title Terms: COMPUTER; IMPLEMENT; METHOD; AUTOMATIC; COMPLIANT; CHECK;
    TRANSACTION; REQUEST; RECEIVE; REQUEST; ASSESS; COMPLIANT; RULE; SELECT;
    ACCORD; STORAGE; PROFILE; REQUEST; PARTY
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI


 **15/5/6     (Item 4 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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014299566    **Image available**
WPI Acc No: 2002-120270/200216
  **Electronic** commercial    transaction **paying system based on network**
Patent Assignee: DREAM DATA (DREA-N)
Inventor: BAEK S N
Number of Countries: 001  Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| KR 2001082796 | A | 20010831 | KR 20008118 | A | 20000221 | 200216 | B |

Priority Applications (No Type Date): KR 20008118 A 20000221
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| KR 2001082796 | A | | 1 | G06F-017/60 | |

Abstract (Basic): KR 2001082796 A
        NOVELTY - An electronic **commercial    transaction** paying system
    based on a network is provided to manage a commodity paying price being
    generated at an electronic **commercial    transaction** of a computer
    user promptly on a network through a financial account of the
    corresponding user.
        DETAILED DESCRIPTION - A communication network(10) connects to a
    communication line between a plurality of client PCs(20) and an
    electronic **commercial    transaction** site(30) for a data communication
    related to a **political** donation thereto. The client PCs(20) have a
    communication environment for connecting to the electronic **commercial**
     **transaction** site(30) providing an electronic commercial service
    through the communication network(10). The client PCs(20) output user
    certification data inputted by a user in accordance with a
    predetermined form being provided from the electronic **commercial**
    **transaction** site(30), and perform a communication connection to the
    electronic **commercial    transaction** site(30). The client PCs(20)
    output a selection signal of a specific commodity to the electronic
    **commercial    transaction** site(30), and the electronic **commercial**
    **transaction** site(30) outputs predetermined form data to the
    corresponding client PC(20) and extracts a financial institution's
    account identified with the user's account in a price payment, and

connected to a financial settlement institution network(40) through the corresponding financial account data, and progresses a connection to a specific financial institution server(50). The electronic **commercial transaction** site(30) outputs a requesting signal for automatically paying user's commodity paying price of the corresponding client PC(20) to a financial account of the electronic **commercial transaction** site(30).

pp; 1 DwgNo 1/10
Title Terms: ELECTRONIC; COMMERCIAL; TRANSACTION; PAY; SYSTEM; BASED; NETWORK
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI


 **15/5/7      (Item 5 from file: 350)**

014252647     **Image available**
WPI Acc No: 2002-073347/200210
 **Method for checking history of** financial    transaction **by three party phone call**
Patent Assignee: TRUST & TRADE INC (TRAD-N)
Inventor: JUNG D G; SONG G D
Number of Countries: 001  Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| KR 2001073693 | A | 20010801 | KR 20002473 | A | 20000119 | 200210 | B |

Priority Applications (No Type Date): KR 20002473 A 20000119
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| KR 2001073693 | A | | 1 | G06F-017/60 | |

Abstract (Basic): KR 2001073693 A
NOVELTY - A **financial    transaction** history check method is provided to enable a customer to store a voice message of no abnormal state in the transaction at a CTI(Computer Telephone Integration) server in checking a **financial    transaction** history when the customer **transacts    financial** services e.g. in an insurance or a stock service so that it can prevent a **financial    transaction** accident.
DETAILED DESCRIPTION - The method comprises steps of a service operator receiving an arbitrary insurance contract application document at a branch office and making a CTI server, installed at a head office, **connect** a three **party** phone call, the service operator requesting a customer ID to the customer, asking if the history of the contract is correct and the customer signs an autograph on the contract, the CTI server recording the voice response of the customer at a memory, and the service operator approving the contract by using a terminal if the operator determines that the contract is normal.
pp; 1 DwgNo 1/10
Title Terms: METHOD; CHECK; HISTORY; FINANCIAL; TRANSACTION; THREE; PARTY; TELEPHONE; CALL
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI


 **15/5/8      (Item 6 from file: 350)**

014218427     **Image available**
WPI Acc No: 2002-039125/200205
 **Method for confirming speaker on the internet environment**
Patent Assignee: KOREA ADV INST SCI & TECHNOLOGY (KOAD  )

Inventor: JANG G J; JUN H S; OH Y H
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No     Kind   Date     Applicat No     Kind   Date     Week
KR 2001055168  A     20010704  KR 9956271      A     19991209  200205  B

Priority Applications (No Type Date): KR 9956271 A 19991209
Patent Details:
Patent No   Kind Lan Pg   Main IPC     Filing Notes
KR 2001055168 A        1 G06F-017/00

Abstract (Basic): KR 2001055168 A
        NOVELTY - A method for confirming a speaker on the Internet
    environment is provided to embody a system having an effectiveness and
    a convenience on a security by extracting a **personal   characteristic**
    through a voice and using the **personal   characteristic** to a
    security.
        DETAILED DESCRIPTION - If a user speaks a voice to a personal
    computer(200) having an Internet phone, a packet loss of the voice
    speaking(100) is corrected by a packet loss compensating device(400)
    through an Internet phone(300). In addition, the voice speaking(100) is
    confirmed by a speaking confirming device(500) being mounted on an
    output unit of the Internet phone(300). Also, a user certification is
    performed by a server(600). If a speaking confirming system is provided
    to an output unit of the Internet phone and a voice loss by a packet
    loss is corrected, a system capable of performing a security
    certification in an electronic **commercial   transaction** may be
    developed.
        pp; 1 DwgNo 1/10
Title Terms: METHOD; CONFIRM; SPEAKER; ENVIRONMENT
Derwent Class: T01
International Patent Class (Main): G06F-017/00
File Segment: EPI


 15/5/9     (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014203469     **Image available**
WPI Acc No: 2002-024166/200203
 **Method for electronic** commercial   transaction **of ordered type impact**
 **absorbing shoes using internet**
Patent Assignee: CHOI W S (CHOI-I)
Inventor: CHA H O; CHOI W S; KIM H S; PARK C C; PARK G J
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No     Kind   Date     Applicat No     Kind   Date     Week
KR 2001068021  A     20010713  KR 200120099    A     20010416  200203  B

Priority Applications (No Type Date): KR 200120099 A 20010416
Patent Details:
Patent No   Kind Lan Pg   Main IPC     Filing Notes
KR 2001068021 A        1 G06F-017/60

Abstract (Basic): KR 2001068021 A
        NOVELTY - A method for an electronic **commercial   transaction** of
    an ordered type impact absorbing shoes using the Internet is provided
    to buy shoes being adapted to a **personal   characteristic** and having
    an impact absorbing function by designing and manufacturing shoes based
    on a user's physical characteristic.
        DETAILED DESCRIPTION - A client(10) connects to a shoes order
    managing server through the Internet or another network(20). The
    client(10) inputs **personal** physical **characteristic** to the shoes
    order managing server for buying an ordering shoes. The client(10)
    searches necessary shoes in the site(30). The inputted **personal**
    physical **characteristic** is stored in a database(36). The inputted
    data are analyzed(37). A characteristic of shoes is explained to the

client(10)(50). Shoes having an impact absorbing function are designed
based on the analyzed data(60).
        pp; 1 DwgNo 1/10
Title Terms: METHOD; ELECTRONIC; COMMERCIAL; TRANSACTION; ORDER; TYPE;
    IMPACT; ABSORB; SHOE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI


  **15/5/10      (Item 8 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2002  Thomson Derwent. All rts. reserv.

014036970    **Image available**
WPI Acc No: 2001-521183/200157
Related WPI Acc No: 2001-607330
XRPX Acc No: N01-386103
  **Trusted time providing system for** electronic  commerce   transactions ,
  **checks and updates internal clock** of trusted local clock **using trusted**
  **third party clock by establishing** communication them
Patent Assignee: DATUM INC (DATU-N)
Inventor: DOWD G L; ROBINSON D; TYO D; VAN DER KAAY E H
Number of Countries: 092  Number of Patents: 002
Patent Family:
Patent No      Kind   Date     Applicat No    Kind   Date      Week
WO 200079348   A2   20001228   WO 2000US40168  A    20000608   200157  B
AU 200059371   A    20010109   AU 200059371    A    20000608   200157

Priority Applications (No Type Date): US 99338074 A 19990623
Patent Details:
Patent No  Kind Lan Pg   Main IPC    Filing Notes
WO 200079348  A2 E   30 G04G-000/00
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
    CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
    KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
    SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200059371  A        G04G-000/00   Based on patent WO 200079348

Abstract (Basic): WO 200079348 A2
        NOVELTY - The internal clock of trusted local clock (140) is
    checked by local master clock of trusted third party clock (150) using
    secure synchronization protocol (160). After checking, the trusted
    third party clock provides an information, based on which internal
    clock of trusted local clock is updated.
        DETAILED DESCRIPTION - The trusted third party clock and trusted
    local clock establish synchronized communication using secure
    synchronization protocol. The trusted third party clock checks the
    internal clock by analyzing time data transferred between trusted third
    party clock and trusted local clock. INDEPENDENT CLAIMS are also
    included for the following:
        (a) Remote clock controlling method using master clock;
        (b) Remote time stamp certification
        USE - For use in application server to perform electronic time
    stamp authentication in electronic **commerce   transactions** .
        ADVANTAGE - Secure time stamps at modest cost makes trusted time
    providing system a valuable asset to electronic commerce. Since secure
    synchronization protocol allows remote checking control and
    certification of internal clock using encryption, falsification of time
    stamp by hackers either attacking through communication channel or in
    collision with someone from within user's premises is prevented.
        DESCRIPTION OF DRAWING(S) - The figure shows block diagram of
    trusted time providing system, illustrating **interaction** between
    trusted third **party** clock and trusted local clock.
        Trusted local clock (140)
        Trusted third party clock (150)

Secure synchronization protocol (160)
       pp; 30 DwgNo 1/8
Title Terms: TIME; SYSTEM; ELECTRONIC; TRANSACTION; CHECK; UPDATE; INTERNAL
  ; CLOCK; LOCAL; CLOCK; THIRD; PARTY; CLOCK; ESTABLISH; COMMUNICATE
Derwent Class: S04; T01; W01
International Patent Class (Main): G04G-000/00
File Segment: EPI


 **15/5/11      (Item 9 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2002  Thomson Derwent. All rts. reserv.

013913753    **Image available**
WPI Acc No: 2001-397966/200142
XRPX Acc No: N01-293326
  **Facile discriminatory mercantile method for use with electronic commerce**
  **portal using discriminatory filter with parametric bias to at least one**
  **party on a list of other parties involved in transaction**
Patent Assignee: CLICKS INVESTMENTS LTD (CLIC-N)
Inventor: TYOMKIN B
Number of Countries: 094  Number of Patents: 002
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|-----------|------|------|-------------|------|------|------|---|
| WO 200140890 | A2 | 20010607 | WO 2000IL790 | A | 20001127 | 200142 | B |
| AU 200117276 | A | 20010612 | AU 200117276 | A | 20001127 | 200154 | |

Priority Applications (No Type Date): US 99451929 A 19991201
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|-----------|------|-----|----|----------|--------------|
| WO 200140890 | A2 | E | 19 | G06F-000/00 | |

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

| AU 200117276 | A | | | G06F-000/00 | Based on patent WO 200140890 |

Abstract (Basic): WO 200140890 A2
       NOVELTY - The method involves establishing linkage to an electronic
    commerce portal for non-contractual matching of parties that have a
    transaction defined common interest. For each transaction defined
    common interest, the portal **associates** first **party** offers with
    second party acceptances. A multi-list data structure is maintained in
    which for each **party** there is an **associated** list of other parties.
    Each party is provided with its associated list of other parties. A
    discriminatory filter is accepted from at least one of parties. The
    filter has a parametric bias w.r.t at least one of the other parties on
    its list of other parties. The accepted biases are convoluted into the
    data structure. Filtered electronic **commerce   transactional** access
    is provided to the portal according to the biases convoluted into the
    structure.
       The step of accepting the parametric bias includes at least one
    factor w.r.t. to transaction defined common interests
       DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
    program storage device readable by a machine.
       USE - For e-commerce.
       ADVANTAGE - Combines economic-factor biased search engine with
    contract initiation.
       DESCRIPTION OF DRAWING(S) - The figure shows a facile
    discriminatory mercantile method.
       pp; 19 DwgNo 1/2
Title Terms: DISCRIMINATE; METHOD; ELECTRONIC; PORTAL; DISCRIMINATE; FILTER
  ; PARAMETER; BIAS; ONE; PARTY; LIST; PARTY; TRANSACTION
Derwent Class: T01
International Patent Class (Main): G06F-000/00
File Segment: EPI

013166708    **Image available**
WPI Acc No: 2000-338581/200029
XRAM Acc No: C00-102681
  **Composting organic waste materials useful for producing high-quality
  nutrient-rich soil additives and fertilizers, comprises utilizing both
  aerobic and anaerobic processes simultaneously**
Patent Assignee: CARTER W J (CART-I)
Inventor: CARTER W J
Number of Countries: 090  Number of Patents: 003
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| US 6056800 | A | 20000502 | US 9758808 | A | 19970915 | 200029 | B |
| | | | US 9886739 | A | 19980529 | | |
| | | | US 99253099 | A | 19990219 | | |
| WO 200048966 | A1 | 20000824 | WO 2000US514 | A | 20000204 | 200042 | |
| AU 200032077 | A | 20000904 | AU 200032077 | A | 20000204 | 200103 | |

Priority Applications (No Type Date): US 9758808 P 19970915; US 9886739 A
  19980529; US 99253099 A 19990219
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| US 6056800 | A | | 14 | C05F-011/08 | Provisional application US 9758808 |
| | | | | | CIP of application US 9886739 |
| WO 200048966 | A1 | E | | C05F-011/08 | |

  Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
  CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
  SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
  IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

| | | | | | |
|---|---|---|---|---|---|
| AU 200032077 | A | | | C05F-011/08 | Based on patent WO 200048966 |

Abstract (Basic): US 6056800 A
     NOVELTY - Composting organic waste materials utilizing both aerobic
  and anaerobic processes simultaneously, comprising forming a cavity in
  a compost heap of aerobic material and filling it with anaerobic and
  aerobic material, is new.
     DETAILED DESCRIPTION - Novel composting of organic waste materials
  comprises:
     (a) forming on a solid base, a compost heap of aerobic material;
     (b) removing from the top sais heap, a substantial amount of the
  aerobic material to form an upwardly opening cavity defined by a lower
  portion spaced from the base and by peripheral sides;
     (c) filling a portion of the cavity with a mixture comprising
  anaerobic and aerobic materials, where the mixture has an upper surface
  terminating below the top of the heap;
     (d) covering the upper surface with a layer of aerobic material to
  form a lid for the heap;
     (e) providing sufficient amounts of aerobic material as the lid and
  peripheral sides to maintain conditions effective for decomposition of
  the mixture;
     (f) maintaining the mixture undisturbed during the decomposition;
     (g) removing the mixture from the cavity and leaving in place the
  peripheral sides to create a cavity;
     (h) refilling the replacement cavity with a new mixture of aerobic
  and anaerobic material; and
     (i) covering the new mixture with a layer of aerobic material
  forming a new lid for the heap.
     USE - The method is useful for transforming organic waste materials
  into high- quality nutrient-rich soil additives and fertilizers, and
  may be used for a wide range of composting operations from a single
  compost pile to **commercial** scale **operations** , utilizing compost

heaps on scheduled decomposition cycles.
      ADVANTAGE - The new method is an improved and accelerated way of
composting and decomposition of organic waste materials with reduced
**offensive** odors **associated** with anaerobic decomposition, and without
the need for auxiliary control devices. Furthermore, the leachates
produced from the process are filtered and absorbed by the surrounding
mass, thus avoiding underground water contamination. The method is cost
effective, utilizing inoculants such as bacteria and other microbes
indigenous to the materials for composting. Extraneous
decomposition-enhancing chemicals or bacterial cultures are not
required.
      DESCRIPTION OF DRAWING(S) - The figure shows a diagramatic view of
a compost heap for simultaneous aerobic and anaerobic decomposition.
      Compost heap (10)
      Control cavity (12)
      Anaerobic material (14)
      Aerobic material (16)
      pp; 14 DwgNo 1/13
Title Terms: COMPOST; ORGANIC; WASTE; MATERIAL; USEFUL; PRODUCE; HIGH;
  QUALITY; NUTRIENT; RICH; SOIL; ADDITIVE; FERTILISER; COMPRISE; AEROBIC;
  ANAEROBIC; PROCESS; SIMULTANEOUS
Derwent Class: D16
International Patent Class (Main): C05F-011/08
International Patent Class (Additional): C05F-003/00; C12M-001/38
File Segment: CPI


 **15/5/13      (Item 11 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2002  Thomson Derwent. All rts. reserv.

012088379      **Image available**
WPI Acc No: 1998-505290/199843
XRPX Acc No: N98-393849
  **Kit for playing game between at least two players - has two movable
  markers for each player moved according to throw of two dice, which are
  moved along spaces of two different kinds**
Patent Assignee: LAM K Y (LAMK-I); LUCKHURST A H W (LUCK-I)
Inventor: LAM K Y
Number of Countries: 082  Number of Patents: 003
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| US 5803456 | A | 19980908 | US 97889297 | A | 19970708 | 199843 | B |
| WO 9902229 | A1 | 19990121 | WO 98GB2004 | A | 19980708 | 199910 | |
| AU 9882330 | A | 19990208 | AU 9882330 | A | 19980708 | 199924 | |

Priority Applications (No Type Date): US 97889297 A 19970708
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| US 5803456 | A | | 13 | A63F-003/00 | |
| WO 9902229 | A1 | E | | A63F-003/00 | |

    Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
    CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
    LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
    TR TT UA UG US UZ VN YU ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

| AU 9882330 | A | | | A63F-003/00 | Based on patent WO 9902229 |

Abstract (Basic): US 5803456 A
      The kit includes a first movable marker for each of the players. A
board (10) has a first type of space (11) placed peripherally on it
onto which the first movable markers are positioned to be moved. The
first movable markers are moved according to a first die. The first
type of space provides respective financial options and instructions to
the players to take a card from a first selected pack of cards which
offers other financial options.
      A second type of space (16) is placed peripherally within the first

type of space on the board onto which a second movable marker for each
of the players is positioned to be moved. The second movable markers
are moved according to a throw of a second die. The second type of
spaces include options associated with **political** factors which
impacts the player's **financial transactions** and decisions carried
out in accordance with the first type of spaces.
     ADVANTAGE - Provides education as well as entertainment.
     Dwg.1/8
Title Terms: KIT; PLAY; GAME; TWO; PLAY; TWO; MOVE; MARK; PLAY; MOVE;
  ACCORD; THROW; TWO; DICE; MOVE; SPACE; TWO; KIND
Derwent Class: P36
International Patent Class (Main): A63F-003/00
File Segment: EngPI


 **15/5/14      (Item 12 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2002  Thomson Derwent. All rts. reserv.

011826025      **Image available**
WPI Acc No: 1998-242935/199822
XRPX Acc No: N98-192259
  **System for electronically developing and processing legal document, e.g**
  **for retail vehicle** financial transactions **- uses local computer**
  **workstation to capture information input by first party, and remote**
  **financial institution comprising second** party **and having computer**
  connected **to local workstation**
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC  )
Inventor: BENNETT W E; BOIES S J; JONES L; LEVY S E; LOVELL D C; LUSTIG N;
  MATCHEN P M; THOMPSON R D
Number of Countries: 024  Number of Patents: 003
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| EP 840244 | A1 | 19980506 | EP 97307750 | A | 19971001 | 199822 | B |
| KR 98032287 | A | 19980725 | KR 9738797 | A | 19970814 | 199931 | |
| KR 268208 | B1 | 20001016 | KR 9738797 | A | 19970814 | 200134 | |

Priority Applications (No Type Date): US 96741459 A 19961031
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| EP 840244 | A1 | E | 20 | G06F-017/60 | |

    Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
    LT LU LV MC NL PT RO SE SI

| KR 98032287 | A | | | G06F-017/60 | |
| KR 268208 | B1 | | | G06F-017/60 | |

Abstract (Basic): EP 840244 A
     The system electronically develops and processes a legal document
using a local computer workstation (14). The workstation can
electronically capture information input by a first party for
developing the legal document.
     A remote financial institution (16) comprises a second party to the
legal document and has a computer connected to the local computer
workstation for electronically developing the document for contemplated
execution of the document by the two parties. A remote information
bureau computer (18) is connected to the local workstation for
electronically further developing the legal document.
     ADVANTAGE - Eliminates noted deficiencies of present day contract
procurement processes. Eliminates paper-based process of credit
approval, providing efficient interaction between businesses and their
customers.
     Dwg.1/11
Title Terms: SYSTEM; ELECTRONIC; DEVELOP; PROCESS; LEGAL; DOCUMENT; RETAIL;
  VEHICLE; FINANCIAL; TRANSACTION; LOCAL; COMPUTER; CAPTURE; INFORMATION;
  INPUT; FIRST; PARTY; REMOTE; FINANCIAL; INSTITUTION; COMPRISE; SECOND;
  PARTY; COMPUTER; CONNECT; LOCAL
Derwent Class: T01
International Patent Class (Main): G06F-017/60

15/5/15     (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002  Thomson Derwent. All rts. reserv.

010277233    **Image available**
WPI Acc No: 1995-178488/199523
  **Time-series information retrieving for use in predicting e.g. future
  prices of bonds - determining time series information detail which is
  then stored in table and past news and event information in stored in
  data base as time passes**
Patent Assignee: HITACHI LTD (HITA  )
Inventor: MARUOKA T; MASUI S
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No     Kind   Date     Applicat No    Kind   Date     Week
US 5412769    A    19950502  US 92995154    A    19921222  199523  B

Priority Applications (No Type Date): JP 9210541 A 19920124
Patent Details:
Patent No  Kind Lan Pg   Main IPC     Filing Notes
US 5412769   A      18  G06F-015/24

Abstract (Basic): US 5412769 A
     The method involves preparing detail of the determined- time-series
  information in a table, then storing past time-series news and event
  information in a database. A graph representing transition of the
  determined time- series information is displayed on a screen.
     A prediction result for each point based on the detail of the
  determined time-series information is then calculated for determining
  whether the calculated prediction result hits to the determined
  time-series information or not. Further it requires applying a hit/miss
  mark on the graph, while past time-series news and event information
  corresp to a time point on the graph entered by a user are retrieved
  and displayed on the screen.
     USE/ADVANTAGE - For predicting future value based on time series
  information, **dealing** with **financial** business. Takes into account
  **political** and economical information.
     Dwg.13/14
Title Terms: TIME; SERIES; INFORMATION; RETRIEVAL; PREDICT; FUTURE; PRICE;
  BOND; DETERMINE; TIME; SERIES; INFORMATION; DETAIL; STORAGE; TABLE; PASS;
  NEWS; EVENT; INFORMATION; STORAGE; DATA; BASE; TIME; PASS
Derwent Class: T01
International Patent Class (Main): G06F-015/24
File Segment: EPI

15/5/16     (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002  Thomson Derwent. All rts. reserv.

009409364    **Image available**
WPI Acc No: 1993-102875/199313
XRPX Acc No: N93-078193
  **Key telephone system with virtual private lines - using console having
  line keys associated parties reachable via switched trunk line and
  look-up table associating line keys with telephone numbers**
Patent Assignee: IPC INFORMATION SYSTEMS INC (IPCI-N)
Inventor: COTTON J M; OLSEN N C
Number of Countries: 006  Number of Patents: 007
Patent Family:
Patent No     Kind   Date     Applicat No    Kind   Date     Week
EP 534783    A2   19930331  EP 92308766    A    19920925  199313  B
US 5214691    A    19930525  US 91766648    A    19910926  199322
JP 5308427    A    19931119  JP 92280843    A    19920925  199351
EP 534783    A3   19931229  EP 92308766    A    19920925  199515

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EP 534783   B1   19990506 EP 92308766   A   19920925 199922
DE 69229092   E   19990610 DE 629092   A   19920925 199929
                             EP 92308766   A   19920925
US 36354   E   19991026 US 91766648   A   19910926 199952
                             US 94283282   A   19940729
```
Priority Applications (No Type Date): US 91766648 A 19910926; US 94283282 A
   19940729
Cited Patents: -SR.Pub; 4.Jnl.Ref;  US 4982421;  AUS 5046086
Patent Details:
```
Patent No Kind Lan Pg   Main IPC   Filing Notes
EP 534783   A2 E   12 H04Q-011/04
   Designated States (Regional): DE FR GB SE
US 5214691   A   11 H04M-001/26
EP 534783   B1 E   H04Q-011/04
   Designated States (Regional): DE FR GB SE
DE 69229092   E   H04Q-011/04   Based on patent EP 534783
US 36354   E   H04M-001/26   Reissue of patent US 5214691
JP 5308427   A   H04M-003/42
EP 534783   A3   H04Q-011/04
```

Abstract (Basic): EP 534783 A
     The system has a console including line keys each **associated** with
   a **party** that can be reached via a switched trunk line. A look-up
   table associating the line keys with the telephone numbers of the
   associated parties.
     A circuit establishes a path from the console to one line and sends
   signals to the central office via the selected line corresponding to
   the number in the table associated with a line key actuated to place a
   call. A circuit determines the number of incoming calls and compares it
   with numbers in the table to determine which line keys are associated
   with the incoming call.
     USE/ADVANTAGE - for banks, brokerage houses, e.g. trader turrets,
   providing switched lines which appear to trader as private lines. Less
   expensive trading network.
     Dwg.1/5
Title Terms: KEY; TELEPHONE; SYSTEM; VIRTUAL; PRIVATE; LINE; CONSOLE; LINE;
   KEY; ASSOCIATE; PARTY; REACH; SWITCH; TRUNK; LINE; LOOK-UP; TABLE;
   ASSOCIATE; LINE; KEY; TELEPHONE; NUMBER
Derwent Class: W01
International Patent Class (Main): H04M-001/26; H04M-003/42; H04Q-011/04
International Patent Class (Additional): H04M-003/00; H04M-009/00;
   H04Q-003/00
File Segment: EPI


 15/5/17     (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002  Thomson Derwent. All rts. reserv.

008121956
WPI Acc No: 1990-008957/199002
XRPX Acc No: N90-006899
   **LC card transactions processing appts. - has card reader-writer, IC card
   section, data process unit and communication control unit**
Patent Assignee: OKI ELECTRIC IND CO LTD (OKID  )
Inventor: HIRATA H; TAKIZAWA T
Number of Countries: 004  Number of Patents: 004
Patent Family:
```
Patent No   Kind   Date   Applicat No   Kind   Date   Week
EP 348932   A   19900103 EP 89111756   A   19890628 199002 B
AU 8937102   A   19900517   199026
EP 348932   B1   19950510 EP 89111756   A   19890628 199523
DE 68922531   E   19950614 DE 622531   A   19890628 199529
                             EP 89111756   A   19890628
```

Priority Applications (No Type Date): JP 88158079 A 19880628
Cited Patents: A3...9048; EP 177900; EP 49650; FR 2600444; FR 2606905;
   No-SR.Pub

```
Patent Details:
Patent No  Kind Lan Pg    Main IPC     Filing Notes
EP 348932       A   E   29
    Designated States (Regional): DE FR GB
EP 348932       B1 E    5 G07F-007/10
    Designated States (Regional): DE FR GB
DE 68922531     E          G07F-007/10   Based on patent EP 348932
```

Abstract (Basic): EP 348932 A
        The processing apparatus has a card reader/writer (21) for
    selectively reading the card data out of the card and writing data in
    the card, a data processing unit (10) for executing predetermined
    processing on the basis of the card data, a program board mounting
    section (72) for removably mounting a program board (22) that stores a
    program particular to a **party associated** with the card.
        The card reader/writer is constituted by an IC card section and a
    magnetic stripe card section. The IC card section and the magnetic
    strip card section write data in and read data out of an IC card and a
    magnetic stripe card, respectively. Specifically, the IC card section
    is implemented as a circuit capable of making contact with a terminal
    of an IC card to thereby read and write data in the IC card via the
    terminal. The magnetic stripe card section is configured as a circuit
    having a magnetic head which senses magnetic strips that are provided
    on a magnetic card.
        ADVANTAGE - Does not limit usable area available on IC card.
        1/10
```
Title Terms: LC; CARD; TRANSACTION; PROCESS; APPARATUS; CARD; READ; WRITING
 ; IC; CARD; SECTION; DATA; PROCESS; UNIT; COMMUNICATE; CONTROL; UNIT
Derwent Class: T01; T04; T05
International Patent Class (Additional): G06F-009/04; G06K-009/00;
 G07F-007/10
File Segment: EPI
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DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

04889971   **Image available**
DEVICE AND METHOD FOR ALARMING AND DETECTING DESTRUCTION FOR STRUCTURE

PUB. NO.:   07-182571 [JP 7182571 A]
PUBLISHED: July 21, 1995 (19950721)
INVENTOR(s):   YANAGIDA HIROAKI
                MUTO NORIO
                SAITOU CHIKAKO
                USUI MASAHIRO
                NAKATSUJI TERUYUKI
                SEKIJIMA KENZO
                OTSUKA YASUSHI
                SUGITA MINORU
APPLICANT(s):   SOGO KEIBI HOSHO CO LTD [422732] (A Japanese Company or
                Corporation), JP (Japan)
                SHIMIZU CORP [000229] (A Japanese Company or Corporation), JP
                (Japan)
                YANAGIDA HIROAKI [000000] (An Individual), JP (Japan)
APPL. NO.:   05-325244 [JP 93325244]
FILED: December 22, 1993 (19931222)
INTL CLASS: [6] G08B-013/22
JAPIO CLASS: 44.9 (COMMUNICATION -- Other)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic **Banking**); R131
                (INFORMATION PROCESSING -- Microcomputers & Microprocessers

ABSTRACT
PURPOSE: To provide a device and method for alarming and detecting
destruction for a structure, which can detect the **destructive behavior**
to a wall part by an invader or can prevent the complete destruction of the
wall part and the invasion of the invader into the structure, by
particularly applying to the wall part, etc., of the structure.

CONSTITUTION: This device is provided with a destruction detecting means 10
which is provided with consecutive carbon fiber in one body inside a grid
11 consisting of a plastic material and terminals 15 **exposed** outside the
grid 11 for both terminals of the carbon fiber, an energizing and detection
means 20 which makes an electric current to flow through the carbon fiber
via the terminals and detects the variation of the resistance value of the
carbon fiber, and an alarm 40 which alarms by detecting destruction of the
destruction detecting means 10 based on the detection result by this
energizing and detection means 20.

DIALOG(R)File 350:Derwent WPIX
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014141546   **Image available**
WPI Acc No: 2001-625757/200172
XRPX Acc No: N01-466457
  System for mitigating risks **associated with setting of foreign exchange
  and other payment-based transactions using a digital certificate to
  secure user and payment** bank **access**
Patent Assignee: TYSON-QUAH K (TYSO-I)
Inventor: TYSON-QUAH K
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200163498	A2	20010830	WO 2001GB802	A	20010223	200172	B
AU 200135771	A	20010903	AU 200135771	A	20010223	200202	

Priority Applications (No Type Date): US 2000513440 A 20000225
Patent Details:
Patent No Kind Lan Pg Main IPC   Filing Notes

WO 200163498 A2 E 86 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200135771 A   G06F-017/60   Based on patent WO 200163498

Abstract (Basic): WO 200163498 A2
        NOVELTY - A granular payments management system involves a network
    of third **party** host applications (4) **connected** to user host
    applications (1) via agreed network arrangements and the users are
    interconnected to a virtual private network (6.1) via routers (6.3) and
    various Internet protocol networks (6.2). The core system (2) processes
    data received from plural users and communicates with the payment **bank**
     host application (3) interfaced to domestic payment systems (5) for
    each currency. Access is allowed by digital certification and the host
    applications use secure communications.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method
    of reducing payment, liquidity and systemic **risks** and for a global
    Internet computer based payment **risk** management system and method.
        USE - Mitigating payment, liquidity and systemic **risks** in
    settlement of foreign exchange and other transactions.
        ADVANTAGE - Efficient enabling of plural systems in many
    currencies.
        DESCRIPTION OF DRAWING(S) - The drawing is a schematic diagram of
    the network
        Third party host applications (4)
        User host applications (1)
        Routers (6.3)
        Networks (6.2)
        Core system (2)
        Payment **bank** host applications (3)
        pp; 86 DwgNo 3/10
Title Terms: SYSTEM; MITIGATE; **RISK** ; ASSOCIATE; SET; FOREIGN; EXCHANGE;
  PAY; BASED; TRANSACTION; DIGITAL; CERTIFY; SECURE; USER; PAY; **BANK** ;
  ACCESS
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

 17/5/3   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

013870580   **Image available**
WPI Acc No: 2001-354792/200137
XRPX Acc No: N01-257815
  **Non- destructive characteristic testing circuit for dielectric
  materials, has sensing elements in parallel to extended portions of
  primary windings imposing spatially periodic magnetic field on current
  supply**
Patent Assignee: JENTEK SENSORS INC (JENT-N)
Inventor: GOLDFINE N J; SCHLICKER D E; TSUKERNIK V; WASHABAUGH A P;
  ZILBERSTEIN V
Number of Countries: 093 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200122076	A1	20010329	WO 2000US25690	A	20000920	200137	B
AU 200115691	A	20010424	AU 200115691	A	20000920	200141	

Priority Applications (No Type Date): US 2000656723 A 20000907; US 99155038
  P 19990920; US 2000203744 P 20000512
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200122076	A1	E	123	G01N-027/90	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200115691 A   G01N-027/90   Based on patent WO 200122076

Abstract (Basic): WO 200122076 A1
        NOVELTY - Primary winding (82) having parallel winding imposes
spatially periodic magnetic field when current is supplied. Array of
sensing elements are arranged in parallel to the extended portions of
primary winding. A series connection in a plane other than primary
winding plane connects the sensing elements. Separate output
connections are provided to each group of sensing elements.
        DETAILED DESCRIPTION - The primary windings imposes spatially
periodic magnetic field of two spatial wavelengths to a test substrate,
when driven by an electric current. Each sensing element is positioned
between the extended portions of primary winding corresponding to half
wavelength of primary winding. The sensing elements senses the response
of the test substrate to the imposed magnetic field. Series connection
connects the sensing elements in perpendicular to the extended portions
of the primary winding to group the individual sensing elements.
Separate output connections are provided to each group of the sensing
element located along the length of the extended portions of primary
winding. INDEPENDENT CLAIMS are also included for the following:
        (a) Eddy current sensor;
        (b) Spatial periodic magnetic field creating method;
        (c) Fastener damage monitoring method;
        (d) Material property estimating method;
        (e) Test material damage rectification method
        USE - For non-destructive material characterization, particularly
quantitative, model-based characterization of surface, near-surface and
bulk material condition for flat and curved parts or components of
dielectric material using Eddy-current sensors. Also used for measuring
foil thickness, characterize coatings, and to measure porosity. Used to
detect flaws such as cracks. For inspection of structural members in
aircraft, power plant, etc. To detect and monitor material damage,
crack initiation and crack growth due to fatigue, creep, stress
corrosion, cracking, etc, in the earliest stages to verify the
integrity of the structure. For inspection, maintenance and repair of
military and **commercial** aircraft.
        ADVANTAGE - Promotes accurate modeling of the response to eliminate
undesired behavior in the response of sensing elements. Provides
increased depth of sensitivity by eliminating the coupling of spatial
magnetic field modes that do not penetrate deep into the material under
test (MUT). Enables detection and monitoring of pre-crack fatigue
damage, cracks and other material degradation from testing or service
exposure .
        DESCRIPTION OF DRAWING(S) - The figure shows the plan view of
meandering winding magnetometer array-rosette.
        Primary winding (82)
        pp; 123 DwgNo 24a/54
Title Terms: NON; DESTROY; CHARACTERISTIC; TEST; CIRCUIT; DIELECTRIC;
  MATERIAL; SENSE; ELEMENT; PARALLEL; EXTEND; PORTION; PRIMARY; WIND;
  IMPOSE; SPACE; PERIODIC; MAGNETIC; FIELD; CURRENT; SUPPLY
Derwent Class: S02; S03; V02; W06
International Patent Class (Main): G01N-027/90
International Patent Class (Additional): G01B-007/16
File Segment: EPI

20/5/1   (Item 1 from file: 347)

07124666   **Image available**
HUB WITH VIRTUAL LAN SETTING FUNCTION AND VIRTUAL LAN SETTING METHOD

PUB. NO.:   2001-352334 [JP 2001352334 A]
PUBLISHED: December 21, 2001 (20011221)
INVENTOR(s):   NAKAMURA NAOTO
APPLICANT(s): NEC FIELDING LTD
APPL. NO.:   2000-170323 [JP 2000170323]
FILED: June 07, 2000 (20000607)
INTL CLASS: H04L-012/44

                           ABSTRACT
PROBLEM TO BE SOLVED: To solve problems of a conventional method for
preventing   **illegal   connection** and build-up/operation management of a
virtual LAN requires **capital** investment on an exclusive management unit
and further requires expert intelligence and much labor which leads to a
significant burden on a network manager.

SOLUTION: As shown in Figure 1, each port of the hub of this invention is
provided with a 1st switch 11 that permits the user or sets the type of a
virtual LAN and a 2nd switch 12 that can set the number of the virtual LAN.
The two switches, namely the 1st switch 11 and the 2nd switch 12, are used
to make setting of each port, and depression of a 3rd switch 13 allows the
hub to read the setting state resulting in configuring a virtual LAN.
Furthermore, a cover 22 with a lock mechanism is provided to a setting
switch section in the front face, and by inserting a key 20 to a lock 21 of
the hub 1 and turning the key 20, the lock 21 is unlocked so as to allow
the cover 22 with the lock mechanism to open. Thus, operation of the hub by
other people than the manager can be prevented and connection without
permission can be avoided.

20/5/2   (Item 2 from file: 347)

06627421   **Image available**
MARKING DEVICE IN BANK NOTE ANTITHEFT DEVICE

PUB. NO.:   2000-213235 [JP 2000213235 A]
PUBLISHED: August 02, 2000 (20000802)
INVENTOR(s):   NEGORO TAKASHI
APPLICANT(s): NEGORO TAKASHI
APPL. NO.:   10-367188 [JP 98367188]
FILED: December 24, 1998 (19981224)
PRIORITY: 10-326908 [JP 98326908], JP (Japan), November 17, 1998
               (19981117)
INTL CLASS: E05G-001/10; G07D-009/00

                           ABSTRACT
PROBLEM TO BE SOLVED: To provide a marking device in a bank note antitheft
device which is capable of surely providing the marking to inform the
public that **bank** notes which are robbed through **illegal   actions** such
as by breaking a CD machine or attacking a cash transport truck are
obtained through illegal action, and recyclable many times, economical and
inexpensive.
SOLUTION: In a marking device 1 in a bank note antitheft device provided a
sensor to sense the impact with which a bank note storage body 4 is moved
or a bank note C stored in the bank note storage body 4 is taken out by
breaking the bank note storage body 4, and a marking means 3 to provide the
marking at least on one part of the bank note based on the sensed signal by
the sensor 2, the marking means 3 cuts a part of the bank note.

20/5/3   (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO

04812827   **Image available**
ILLEGAL ACTION PREVENTING MECHANISM FOR PAPER MONEY

PUB. NO.:   07-105427 [JP 7105427 A]
PUBLISHED: April 21, 1995 (19950421)
INVENTOR(s):   OSAWA TOSHIO
APPLICANT(s):   NIPPON CONLUX CO LTD [457317] (A Japanese Company or
                Corporation), JP (Japan)
APPL. NO.:   05-271137 [JP 93271137]
FILED: October 05, 1993 (19931005)
INTL CLASS: [6] G07D-007/00; G07D-009/00
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD:R116 (ELECTRONIC MATERIALS -- Light Emitting Diodes, LED)

ABSTRACT
PURPOSE: To surely prevent the generation of **illegal** action **connecting**
 the cut chips of true paper **money** and sticking a string or the like to
each cut chip by arranging magnetic detection sensors and an optical sensor
on the same string as the carrying direction of paper money correspondingly
to illegal action preventing leg chips.
CONSTITUTION: When paper money is inserted into a carrying passage 1 and
passed through an identification trigger element 5, leg chips 23 are
projected into the passage 1 by the returning motion of an electromagnetic
plunger 16. Even if ture paper money is tried to be pulled back by a string
or the like, the pull-back action is disabled by the interruption of the
leg chips 23. If illegal action is executed by cutting off ture paper money
in its minor side direction, sticking strings to the edge prats of
respective cut pieces and lightly sticking respective cut pieces to each
other with the use of binding chips with weak adhesive force, magnetic
resistance detected by magnetic resistance sensors 7L, 7R and
transmission/reflected light rate detected by the optical sensor 9 are
different from that of true paper money due to the connected state and the
existence of the stuck pieces, so that a false signal is generated, the
reception of the forged paper money is rejected and the forged money is
returned to a money inserting port by the reverse carrying of a carrying
belt

20/5/4   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

014660671   **Image available**
WPI Acc No: 2002-481375/200252
XRPX Acc No: N02-380247
  **Information presentation system e.g. for presenting news, has display for
  displaying images of news reader while producing synthesized audio and
  for displaying information respectively**
Patent Assignee: CANON KK (CANO); HISAMOTO S (HISA-I); KANEKO K (KANE-I);
  KUBOYAMA H (KUBO-I)
Inventor: HISAMOTO S; KANEKO K; KUBOYAMA H
Number of Countries: 028 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 1193685	A2	20020403	EP 2001308368	A	20011001	200252	B
US 20020049599	A1	20020425	US 2001967004	A	20010928	200252	
JP 2002108380	A	20020410	JP 2000302765	A	20001002	200252	
JP 2002108601	A	20020412	JP 2000302764	A	20001002	200252	
JP 2002109558	A	20020412	JP 2000302763	A	20001002	200252	

Priority Applications (No Type Date): JP 2000302765 A 20001002; JP
  2000302763 A 20001002; JP 2000302764 A 20001002
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
EP 1193685   A2 E   39 G10L-013/04
    Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
    LI LT LU LV MC MK NL PT RO SE SI TR
US 20020049599 A1   G10L-021/06
JP 2002108380 A   7 G10L-013/00
JP 2002108601 A   10 G06F-003/16
JP 2002109558 A   9 G06T-013/00

Abstract (Basic): EP 1193685 A2
       NOVELTY - A speaker (111) outputs voice synthesized based on text
    information in the received data. A display (109) displays new reader
    while producing synthesized audio and also displays the text string of
    the received data.
       DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
       (a) Information presentation system control method;
       (b) Information presentation method;
       (c) Computer readable memory storing information presentation
    system control program;
       (d) Information presentation apparatus;
       (e) Terminal operating method;
       (f) Computer readable medium storing information presentation
    program;
       (g) Information presentation apparatus
       USE - For presenting current information such as users articles in
    audio/video mode on-demand to viewer.
       ADVANTAGE - Online news is classified into **financial** and
    political news and rearranged in specific order. Information is
    provided to on demand immediately. The news provision in audio/video
    modes is more useful especially when viewer is riding in car.
       DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    the information presentation computer.
       Display (109)
       Speaker (111)
       pp; 39 DwgNo 1/22
Title Terms: INFORMATION; PRESENT; SYSTEM; PRESENT; NEWS; DISPLAY; DISPLAY;
  IMAGE; NEWS; READ; PRODUCE; SYNTHESIS; AUDIO; DISPLAY; INFORMATION;
  RESPECTIVE
Derwent Class: P86; T01; W04
International Patent Class (Main): G06F-003/16; G06T-013/00; G10L-013/00;
  G10L-013/04; G10L-021/06
International Patent Class (Additional): G06F-003/00; G06F-013/00;
  G10L-011/00; G10L-015/00
File Segment: EPI; EngPI

 20/5/5   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014649703   **Image available**
WPI Acc No: 2002-470407/200250
XRPX Acc No: N02-371307
   **Contract trading game for pseudo commodity, has trade unit which monitors
   and reports traded prices of contract to trader through data terminal**
Patent Assignee: VINARSKY M A (VINA-I)
Inventor: VINARSKY M A
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 6390472   B1   20020521   US 2000496485 A   20000202 200250 B

Priority Applications (No Type Date): US 2000496485 A 20000202
Patent Details:

```
Patent No   Kind Lan Pg   Main IPC     Filing Notes
US 6390472      B1     11 A63F-003/00
```

Abstract (Basic): US 6390472 B1
    NOVELTY - A trade unit sets an initial arbitrary price and
    termination date for trading the issue contract based on the degree of
    issue resolution. A trader reevaluates the current contract price and
    portable shift of traded contract prices based on ongoing events,
    factors or information, so as to trade the contract accordingly. The
    trade unit monitors and reports the traded prices of contract to the
    trader.
    USE - For trading contracts for pseudo commodities including food
    products e.g. grains, meats, sugar, coffee, dairy products, etc.,
    industrial products e.g. copper, precious metals, timber, oil, cotton,
    etc., financial products e.g. currencies, interest rates, stock market
    indexes, etc. Also for trading contracts involving social, **financial** ,
    business, **political** , sports or general matters, etc., using Internet.

    ADVANTAGE - As the contract trading is monitored and reported
    regularly, the possibility of losing more than an established margin
    equity or experiencing unfavorable trading success can be avoided.
    DESCRIPTION OF DRAWING(S) - The figure shows a web page used by
    clearing house operating the trading game.
    pp; 11 DwgNo 1/4
Title Terms: CONTRACT; TRADE; GAME; PSEUDO; COMMODITY; TRADE; UNIT; MONITOR
  ; REPORT; PRICE; CONTRACT; THROUGH; DATA; TERMINAL
Derwent Class: P36; T01; W04
International Patent Class (Main): A63F-003/00
File Segment: EPI; EngPI

 20/5/6   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014483170   **Image available**
WPI Acc No: 2002-303873/200234
XRAM Acc No: C02-088331
XRPX Acc No: N02-237793
  **Message display, used for e.g. commercial advertisement, comprises a hook
  fastener which engages entangled fiber sheet to maintain display panel in
  fixed relationship to display surface**
Patent Assignee: COOLEY INC (COOL-N)
Inventor: SIENER P R
Number of Countries: 095 Number of Patents: 002   .
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200209081	A1	20020131	WO 2001US22448	A	20010718	200234	B
AU 200175955	A	20020205	AU 200175955	A	20010718	200236	

Priority Applications (No Type Date): US 2000620233 A 20000720
Patent Details:
```
Patent No   Kind Lan Pg   Main IPC     Filing Notes
WO 200209081 A1 E  25 G09F-015/00
```
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200175955 A   G09F-015/00   Based on patent WO 200209081

Abstract (Basic): WO 200209081 A1
    NOVELTY - Message display panel has a printable surface (24) and an
    entangled fiber sheet (18). The hook fastener affixed to the display
    surface engages with the sheet, to maintain the panel in fixed
    relationship to the display surface.
    DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for:

(a) a message display construction system; and (b) a message display
creation method.
       USE - The message display panel is used as e.g. a large size
display for displaying **commercial** , **political** or personal
advertisements in roads. It is also used for mounting on trucks.
       ADVANTAGE - Eliminates the need for separate loop fasteners at rear
side of display panel, thereby simplifies removal and assembly of
display panel and reduces overall thickness of panel.
       DESCRIPTION OF DRAWING(S) - The figure shows a side view of message
display panel manufacturing equipment.
       Fiber sheet (18)
       Printable surface (24)
       pp; 25 DwgNo 1/10
Title Terms: MESSAGE; DISPLAY; COMMERCIAL; ADVERTISE; COMPRISE; HOOK;
  FASTEN; ENGAGE; ENTANGLE; SHEET; MAINTAIN; DISPLAY; PANEL; FIX; RELATED;
  DISPLAY; SURFACE
Derwent Class: A97; P85
International Patent Class (Main): G09F-015/00
File Segment: CPI; EngPI

 20/5/7   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014473240   **Image available**
WPI Acc No: 2002-293943/200234
XRPX Acc No: N02-229469
 Telephone connection establishment method involves transmitting
  commercial **message to calling or called** party **who is still** connected
 to open telephone connection after termination of established telephone
 connection
Patent Assignee: VSN BEHEER BV (VSNB-N)
Inventor: POELS M P J M
Number of Countries: 026 Number of Patents: 002
Patent Family:
Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 1168792	A2	20020102	EP 2001202475	A	20010627	200234	B
NL 1015582	C2	20020102	NL 20001015582	A	20000630	200234	

Priority Applications (No Type Date): NL 20001015582 A 20000630
Patent Details:
Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1168792	A2	E	7	H04M-003/487	

    Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
    LI LT LU LV MC MK NL PT RO SE SI TR
NL 1015582   C2   H04M-003/487

Abstract (Basic): EP 1168792 A2
       NOVELTY - A commercial message is generated in the point of
interconnect (POI) switching center that is between the local and the
remote switching centers, after the termination of an established
telephone connection (TC). The generated message is transmitted to the
calling/called party who is still connected to the open TC.
       USE - For establishing telephone connection between calling and
called parties.
       ADVANTAGE - Enables efficient and economical use of telephone line
by a telephone company even after connection termination, by easily and
quickly changing messages outside the telephone companies without local
interference in switching center or in switching unit and without much
time consuming/costly hardware and software modifications in the
switching system.
       DESCRIPTION OF DRAWING(S) - The figure shows the procedure involved
in the TC establishment method.
       pp; 7 DwgNo 1b/2
Title Terms: TELEPHONE; CONNECT; ESTABLISH; METHOD; TRANSMIT; COMMERCIAL;
  MESSAGE; CALL; CALL; PARTY; STILL; CONNECT; OPEN; TELEPHONE; CONNECT;
  AFTER; TERMINATE; ESTABLISH; TELEPHONE; CONNECT

Derwent Class: W01
International Patent Class (Main): H04M-003/487
International Patent Class (Additional): H04M-011/08
File Segment: EPI

 20/5/8   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014471873   **Image available**
WPI Acc No: 2002-292576/200234
XRPX Acc No: N02-228451
  **Automated bill payment system has bill processing server which stores
  billing** party   connection **information and** connects   financial
  institution servers for fund transfer upon demand from client
Patent Assignee: CTI COMTEL INC (CTIC-N)
Inventor: LOEWEN W H; SENEZ R
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
CA 2308516   A1   20011112 CA 2308516   A   20000512 200234 B

Priority Applications (No Type Date): CA 2308516 A 20000512
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
CA 2308516   A1 E   31 H04L-012/16

Abstract (Basic): CA 2308516 A1
      NOVELTY - The system comprises bill processing server (12) to which
   client computer (18), billing party server (14) and financial
   institution servers (16) are connected through internet. The bill
   payment initiator at client computer transmits bill payment
   instructions to the server (12) which stores billing party connection
   information in database and connects servers (16) for debiting and
   crediting client and billing party accounts.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
   automated bill payment method.
      USE - For fully automated bill payment.
      ADVANTAGE - The fully automated and secure bill payment system is
   simple for client to operate. Permits client payor to effect payment of
   bills from multiple billing parties at a single web site location and
   provides billing party the opportunity to use the billing process as a
   marketing tool.
      . DESCRIPTION OF DRAWING(S) - The figure shows a diagram of automated
   bill payment system.
      Bill processing server (12)
      Billing party server (14)
      Financial institution servers (16)
      Client computer (18)
      pp; 31 DwgNo 1/5
Title Terms: AUTOMATIC; BILL; PAY; SYSTEM; BILL; PROCESS; SERVE; STORAGE;
  BILL; PARTY; CONNECT; INFORMATION; CONNECT; FINANCIAL; INSTITUTION; SERVE
  ; FUND; TRANSFER; DEMAND; CLIENT
Derwent Class: T01; T05
International Patent Class (Main): H04L-012/16
International Patent Class (Additional): G06F-017/60; G07F-019/00
File Segment: EPI

 20/5/9   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014417198   **Image available**
WPI Acc No: 2002-237901/200229
XRPX Acc No: N02-183168
  Electronically configurable game transfers game elements to game receiver

electronically for printing game element where current event reflected by
game element is separated by game element printing by specific period
Patent Assignee: DARDEN J (DARD-I); KROPP J (KROP-I); LENZ C (LENZ-I)
Inventor: DARDEN J; KROPP J; LENZ C
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20010034258	A1	20011025	US 2000181624	P	20000210	200229	B
			US 2000191017	P	20000321		
			US 2001780280	A	20010209		

Priority Applications (No Type Date): US 2001780280 A 20010209; US
  2000181624 P 20000210; US 2000191017 P 20000321
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
US 20010034258 A1	7	A63F-009/24	Provisional application US 2000181624
			Provisional application US 2000191017

Abstract (Basic): US 20010034258 A1
      NOVELTY - The game (100) uses game elements selected from a group
  containing game board, card (120) and token (130). The game elements
  which are configured by a game provider to reflect current event or
  person, are transferred from the game provider to a game receiver
  electronically. The game receiver prints the transferred game element.
  The current event is separated from the printing of the game elements
  by not more than 12 months.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
  game playing method.
      USE - Electronically configurable game such as movie/TV series
  trivia game using game elements for reflecting recent awards such as
  grammy award, golden globe award, TV series, sports trivia game, using
  game elements reflecting scores and personal data of new athletes and
  also other games using game element reflecting **political** event such
  as elections, **monetary** events such as stock, bond market, currency
  exchange rates and games with contents relative to new year,
  valentine's day, etc., game using game contents relating to
  independence day, memorial day, thanks giving etc., a recurring
  variable event e.g. superbowl game, reunions, museum exhibitions, etc.,
  and non-recurring events such as bridal shower, graduation, etc., of
  particular interest to person group or general population, using
  internet.
      ADVANTAGE - By configuring the game elements, not only format and
  design but also contents of the game elements can rapidly accommodate
  to changes in the show business, sports and politics, financial world,
  etc.
      DESCRIPTION OF DRAWING(S) - The figure shows a schematic
  perspective view of exemplary configurable game.
      Game (100)
      Card (120)
      Token (130)
      pp; 7 DwgNo 1/2
Title Terms: ELECTRONIC; CONFIGURATION; GAME; TRANSFER; GAME; ELEMENT; GAME
  ; RECEIVE; ELECTRONIC; PRINT; GAME; ELEMENT; CURRENT; EVENT; REFLECT;
  GAME; ELEMENT; SEPARATE; GAME; ELEMENT; PRINT; SPECIFIC; PERIOD
Derwent Class: P36; W04
International Patent Class (Main): A63F-009/24
File Segment: EPI; EngPI

 20/5/10   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014404941   **Image available**
WPI Acc No: 2002-225644/200228
XRPX Acc No: N02-173066
  Satellite based remote conference system for commercial service,
  transmits comment data of speaker participating in conference to multiple

participants through communication satellite
Patent Assignee: NEC CORP (NIDE   ); ICHIYOSHI O (ICHI-I)
Inventor: ICHIYOSHI O
Number of Countries: 002   Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 20010042096 A1   20011115 US 2001851976   A   20010510   200228   B
JP 2001320684   A   20011116 JP 2000140669   A   20000512   200228

Priority Applications (No Type Date): JP 2000140669 A 20000512
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
US 20010042096 A1   15 G06F-015/16
JP 2001320684 A   14 H04N-007/15

Abstract (Basic): US 20010042096 A1
        NOVELTY - A communication satellite (11) transmits the content of
    comment of speaker participating in a conference to participants each
    having subscriber terminal (14). Each subscriber terminal has an
    individual receiver to receive signals from the satellite. Each
    conference center has a ground communication network (17) through which
    voice request signals and comment signals are transmitted to and from
    the satellite.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
    satellite-based remote conferencing method.
        USE - For educational seminar, local information network,
    broadcasting **political** and economic discussions, academic conference,
     commercial services using satellite-based remote audio and video
    conferencing.
        ADVANTAGE - Reduces cost and eliminates restriction for number of
    participants, as broadcasting is enabled through both ground
    communication network and satellites.
        DESCRIPTION OF DRAWING(S) - The figure shows the satellite-based
    remote conferencing system.
        Communication satellite (11)
        Subscriber terminal (14)
        Ground communication network (17)
        pp; 15 DwgNo 2/5
Title Terms: SATELLITE; BASED; REMOTE; CONFER; SYSTEM; COMMERCIAL; SERVICE;
   TRANSMIT; COMMENTARY; DATA; SPEAKER; PARTICIPATING; CONFER; MULTIPLE;
   PARTICIPATING; THROUGH; COMMUNICATE; SATELLITE
Derwent Class: T01; W04
International Patent Class (Main): G06F-015/16; H04N-007/15
International Patent Class (Additional): G06F-015/173; H04B-007/15;
   H04B-007/155; H04M-003/56; H04M-011/00; H04N-005/44; H04N-007/16
File Segment: EPI

 20/5/11   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014303348   **Image available**
WPI Acc No: 2002-124051/200217
XRPX Acc No: N02-093082
   Data collection and transmission apparatus has central unit connected to
   several portable units through telecommunication network
Patent Assignee: EIS SPA (EISE-N); MICROFLIGHT SRL (MICR-N)
Inventor: FAITA M
Number of Countries: 025   Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
EP 1148447   A1   20011024 EP 2000830309   A   20000421   200217   B

Priority Applications (No Type Date): EP 2000830309 A 20000421
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
EP 1148447   A1 E   8 G07C-013/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1148447 A1
        NOVELTY - A central unit (S) containing a database is connected to
    several portable units (U) through telecommunication network. Each
    portable unit includes transceiver system, membrane type keyboard,
    programmable function keys, touch screen type sensitive display memory.
    The memory is directly programmed by central unit.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
    the method for collecting and transmitting data of votes.
        USE - For collecting and transmitting data of votes such as
    referendums, **political** , **commercial** surveys, regional, provincial,
    municipal elections and also **political** and **commercial** survey to
    data collecting headquarter.
        ADVANTAGE - The process of counting the votes and forwarding the
    data are performed automatically and the scrutinizer is allowed to only
    assign relevant value to each ballot and also the error in counting and
    forwarding process is reduced efficiently.
        DESCRIPTION OF DRAWING(S) - The figure shows the diagram
    illustrating the data collection and transmission apparatus.
        Central unit (S)
        Portable unit (U)
        pp; 8 DwgNo 2/2
Title Terms: DATA; COLLECT; TRANSMISSION; APPARATUS; CENTRAL; UNIT; CONNECT
  ; PORTABLE; UNIT; THROUGH; TELECOMMUNICATION; NETWORK
Derwent Class: T01; T05; W01; W02; W05
International Patent Class (Main): G07C-013/00
International Patent Class (Additional): G06M-001/00
File Segment: EPI

 20/5/12   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014299566   **Image available**
WPI Acc No: 2002-120270/200216
  Electronic commercial transaction paying system based on network
Patent Assignee: DREAM DATA (DREA-N)
Inventor: BAEK S N
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2001082796 A   20010831 KR 20008118   A   20000221 200216 B

Priority Applications (No Type Date): KR 20008118 A 20000221
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2001082796 A   1 G06F-017/60

Abstract (Basic): KR 2001082796 A
        NOVELTY - An electronic commercial transaction paying system based
    on a network is provided to manage a commodity paying price being
    generated at an electronic commercial transaction of a computer user
    promptly on a network through a financial account of the corresponding
    user.
        DETAILED DESCRIPTION - A communication network(10) connects to a
    communication line between a plurality of client PCs(20) and an
    electronic **commercial** transaction site(30) for a data communication
    related to a **political** donation thereto. The client PCs(20) have a
    communication environment for connecting to the electronic commercial
    transaction site(30) providing an electronic commercial service through
    the communication network(10). The client PCs(20) output user
    certification data inputted by a user in accordance with a
    predetermined form being provided from the electronic commercial
    transaction site(30), and perform a communication connection to the
    electronic commercial transaction site(30). The client PCs(20) output a

selection signal of a specific commodity to the electronic commercial
transaction site(30), and the electronic commercial transaction
site(30) outputs predetermined form data to the corresponding client
PC(20) and extracts a financial institution's account identified with
the user's account in a price payment, and connected to a financial
settlement institution network(40) through the corresponding financial
account data, and progresses a connection to a specific financial
institution server(50). The electronic commercial transaction site(30)
outputs a requesting signal for automatically paying user's commodity
paying price of the corresponding client PC(20) to a financial account
of the electronic commercial transaction site(30).
     pp; 1 DwgNo 1/10
Title Terms: ELECTRONIC; COMMERCIAL; TRANSACTION; PAY; SYSTEM; BASED;
  NETWORK
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

20/5/13   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014141057   **Image available**
WPI Acc No: 2001-625268/200172
XRPX Acc No: N01-466027
  **Automated outbound message delivery system enables creation of group list
  database that is capable of being edited and accessed**
Patent Assignee: SCC COMMUNICATIONS CORP (SCCC-N); BARRON I (BARR-I)
Inventor: BARRON I
Number of Countries: 094 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200142876	A2	20010614	WO 2000US42492	A	20001130	200172	B
AU 200145138	A	20010618	AU 200145138	A	20001130	200172	
US 20020065890	A1	20020530	US 99168704	P	19991203	200240	
			US 2000725544	A	20001129		

Priority Applications (No Type Date): US 99168704 P 19991203; US 2000725544
  A 20001129
Patent Details:
Patent No Kind Lan Pg Main IPC   Filing Notes
WO 200142876 A2 E 58 G06F-000/00
   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
   KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
   RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200145138 A   G06F-000/00   Based on patent WO 200142876
US 20020065890 A1   G06F-015/16   Provisional application US 99168704

Abstract (Basic): WO 200142876 A2
    NOVELTY - The system enables creation of group list database that
  is capable of being edited and accessed. The system selects particular
  time of day, number of attempts to be made for transmission of stored
  message on outgoing phone line. The system determines parameters for
  recurring transmission of message.
    DETAILED DESCRIPTION - The group list database consists of phone
  numbers, pager numbers, fax numbers, e-mail addresses and mailing
  addresses. The database is capable of being edited and accessed. The
  system enters message to be stored, which is subsequently converted to
  speech message for enabling transmission over outgoing phone line.
    USE - For transmitting outbound messages in socially, **commercially**
  and **politically** essential activities such as in sports team to
  inform members of game or practice or to alert them of cancellation,
  corporations to distribute company wide messages or to deliver
  information about special sale to list of VIP customers, company such

as ski shop to notify key customers about conditions at selective ski resorts, children's organizations to inform members about changes in their meeting plans, daycare centers and schools which notify parents about changes in operating hours during severe weather, groups of friends send messages to each other to organize outings such as hikes, trips to lakes, or dinner at restaurant, members of families sending messages to each other to arrange for reunions or to relate important events in their lives that is births, new jobs, awards that children and grandchildren have won, fan clubs sending messages to their members alerting them about upcoming appearance by their favorite performer, professional organizations informing their members about conference or tradeshow, public affair groups organizing rallies and protests by sending messages to their members notifying them about an issue of concern and informing them if they need help in letter writing campaign, human rights organizations contacting members and organizing protests concerning important issue, political organizations sending messages to constituents letting them to know that there is write-in candidate in election, veterans groups taking part in events such as parade send reminder messages with meeting times and locations for the event, arts organizations sending messages about concerts, film festivals, plays, etc to interested members, churches sending messages to their members to solicit assistance for person with special need, for community project, or to inform them about changes in meeting times for special events, relief organizations sending messages in order to fill the need for food, clothing, shelter or medical assistance in disaster struck communities, and cities or countries sending messages to its citizens about water use restrictions, high fire danger, or travel limitation request due to pollution levels.

ADVANTAGE - The automated outbound message delivery method provides message without need of user purchasing expensive hardware or software. The group list database is capable of being accessed, created and edited thereby enabling management of message transmission, and pay for service, or effectively access, accomplish, manipulate and administer aspects of messaging. The system allows user to send messages to fundamentally unlimited number of persons.

DESCRIPTION OF DRAWING(S) - The figure shows flow chart of main routine followed by user.

pp; 58 DwgNo 1/37

Title Terms: AUTOMATIC; MESSAGE; DELIVER; SYSTEM; ENABLE; CREATION; GROUP; LIST; DATABASE; CAPABLE; EDIT; ACCESS
Derwent Class: T01; W01
International Patent Class (Main): G06F-000/00; G06F-015/16
File Segment: EPI

20/5/14   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013913161   **Image available**
WPI Acc No: 2001-397374/200142
XRPX Acc No: N01-292851
Electronic commerce **connection system, has mobile communication unit that is automatically** connected **to third** party **system when user facilitates reading of data carrier by reader**
Patent Assignee: MANTZIVIS L N (MANT-I)
Inventor: MANTZIVIS L N
Number of Countries: 094 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200113314	A2	20010222	WO 2000ZA135	A	20000815	200142	B
AU 200073911	A	20010313	AU 200073911	A	20000815	200142	
ZA 200006202	A	20010926	ZA 20006202	A	20001101	200161	
ZA 200004123	A	20020424	ZA 20004123	A	20000814	200237	

Priority Applications (No Type Date): ZA 994227 A 19990815
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes

WO 200113314 A2 E 20 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200073911 A   G06F-017/60   Based on patent WO 200113314
ZA 200006202 A   19 G06F-000/00
ZA 200004123 A   21 G06F-000/00

Abstract (Basic): WO 200113314 A2
        NOVELTY - A mobile communication unit (22) is connectable to a
    mobile communication network (16) and to a reader (20). The mobile
    communication unit is automatically connected to a third party system
    (18), when a user facilitates the reading of the data carrier (14) by
    the reader.
        DETAILED DESCRIPTION - The data carrier includes a set of
    instructions for permitting access to a mobile communication network.
    The data carrier also includes a set of instructions for connecting to
    the third party system via the mobile communication network.
    INDEPENDENT CLAIMS are also included for the following:
        (a) a system for conducting a business transaction;
        (b) and a competition system.
        USE - Used when conducting electronic commerce. Used for e.g.
    business transactions system.
        ADVANTAGE - Enables adding an additional dimension to an ordinary
    calling or business card. Enables use of data carriers in electronic
    commerce.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    the electronic commerce connection system.
        Data carrier (14)
        Mobile communication network (16)
        Third party system (18)
        Reader (20)
        Mobile communication unit (22)
        pp; 20 DwgNo 1/3
Title Terms: ELECTRONIC; CONNECT; SYSTEM; MOBILE; COMMUNICATE; UNIT;
  AUTOMATIC; CONNECT; THIRD; PARTY; SYSTEM; USER; FACILITATE; READ; DATA;
  CARRY; READ
Derwent Class: S05; T01; T04; T05; W01; W02
International Patent Class (Main): G06F-000/00; G06F-017/60
International Patent Class (Additional): G06K-000/00; G07B-000/00
File Segment: EPI

 20/5/15   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013844016   **Image available**
WPI Acc No: 2001-328229/200134
XRPX Acc No: N01-236169
  Display method of information unit and feedback on Internet web site,
  involves reviewing, receiving and displaying information unit and
  feedback with respective devices
Patent Assignee: HIGGINS C L (HIGG-I); TECHNOLOGY INVESTMENTS LTD (TECH-N)
Inventor: HIGGINS C L
Number of Countries: 094 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200124062 A1   20010405 WO 2000AU1206   A   20001003 200134 B
AU 200078898 A   20010430 AU 200078898   A   20001003 200142

Priority Applications (No Type Date): AU 993205 A 19990930
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200124062 A1 E 72 G06F-017/40

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200078898 A   G06F-017/40   Based on patent WO 200124062

Abstract (Basic): WO 200124062 A1
        NOVELTY - The information unit from an information unit entry
device is reviewed, received and displayed on the web site. Information
unit feed back from a feed back entry device is also received and
displayed on web site.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
        (a) Geodemographically targeted advertisements displaying method of
web site;
        (b) System for posing and answering of question;
        (c) Software program for posing and answering of questions;
        (d) Method posing and answering question of public interest to
accountable persons;
        (e) Electronic forum for posing and answering of question of public
interest;
        (f) Advertisements display managing method;
        (g) Internet web site;
        (h) Computer program;
        (i) Data carrier;
        (j) News gathering and distribution method
        USE - Used for displaying information unit and feedback on web
site.
        ADVANTAGE - Visitors are able to indicate their support for
particular question or issue of public importance, thereby increasing
the likelihood that the question or issue will gain the intention of
relevant **political** or **commercial** body.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram
illustrating the method of receiving and displaying information unit
and feedback on web site.
        pp; 72 DwgNo 1/16
Title Terms: DISPLAY; METHOD; INFORMATION; UNIT; FEEDBACK; WEB; SITE;
  RECEIVE; DISPLAY; INFORMATION; UNIT; FEEDBACK; RESPECTIVE; DEVICE
Derwent Class: T01
International Patent Class (Main): G06F-017/40
File Segment: EPI

 20/5/16   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013514671   **Image available**
WPI Acc No: 2000-686617/200067
XRPX Acc No: N00-507668
  **Survey conducting system for internet, determines language and country of
  voter and performs survey in voter's language according to information
  stored in database**
Patent Assignee: HARRIS INTERACTIVE INC (HARR-N)
Inventor: BAYER L R; BEER F A E; MOTT J J; RADIELOVIC A
Number of Countries: 091 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200046699	A1	20000810	WO 2000US2623	A	20000202	200067	B
AU 200026367	A	20000825	AU 200026367	A	20000202	200067	
US 6311190	B1	20011030	US 99243064	A	19990202	200172	
EP 1153356	A1	20011114	EP 2000904641	A	20000202	200175	
			WO 2000US2623	A	20000202		

Priority Applications (No Type Date): US 99243064 A 19990202
Patent Details:

```
Patent No  Kind Lan Pg   Main IPC    Filing Notes
WO 200046699  A1 E  78 G06F-017/30
    Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
    CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
    KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200026367  A        G06F-017/30    Based on patent WO 200046699
US 6311190    B1        G06F-017/30
EP 1153356    A1 E      G06F-017/30    Based on patent WO 200046699
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
    LU MC NL PT SE

Abstract (Basic): WO 200046699 A1
        NOVELTY - The database (15) stores voting information for building
    surveys in multiple languages and recording the result of surveys. A
    network server (12) determines the language and country of voter and
    performs survey in voter's language according to information stored in
    database.
        DETAILED DESCRIPTION - The network server (12) has an addressable
    voting site (22) and registration site (24) on network (20).
        USE - For **political** , **commercial**  or entertainment purposes.
        ADVANTAGE - Since internet is used, people throughout the world can
    connect to network site and receive pages of information through their
    computers and software. Enables individual to participate in surveys in
    different languages or to review the result of surveys. Since multiple
    surveys are done over a network, voters are allowed to vote only once
    on each survey.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    survey conducting system.
        Network server (12)
        Database (15)
        Network (20)
        Voting site (22)
        Registration site (24)
        pp; 78 DwgNo 1/25
Title Terms: SURVEYING; CONDUCTING; SYSTEM; DETERMINE; LANGUAGE; COUNTRY;
    VOTE; PERFORMANCE; SURVEYING; VOTE; LANGUAGE; ACCORD; INFORMATION;
    STORAGE; DATABASE
Derwent Class: T01; T05; W01; W04
International Patent Class (Main): G06F-017/30
International Patent Class (Additional): H04J-011/00
File Segment: EPI


 20/5/17     (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013514613    **Image available**
WPI Acc No: 2000-686559/200067
XRPX Acc No: N00-507610
   Subscriber entity registration for cryptographically supported services,
   involves forwarding acknowledgement message to subscriber entity upon
   verifying message to be correct by registrar entity
Patent Assignee: YAIR F (YAIR-I)
Inventor: MONTGOMERY C T; STUBBLEBINE S; YAIR F; YUNG M M
Number of Countries: 023  Number of Patents: 003
Patent Family:
Patent No      Kind   Date     Applicat No     Kind   Date     Week
WO 200045347   A1 20000803  WO 2000US2012   A  20000128  200067  B
AU 200028607   A  20000818  AU 200028607    A  20000128  200067
EP 1147496     A1 20011024  EP 2000907044   A  20011024  200171
                            WO 2000US2012   A  20000128

Priority Applications (No Type Date): US 2000492534 A 20000127; US 99117752
  P 19990128
```

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200045347	A1	E	61	G07F-007/10	

    Designated States (National): AU CA JP US
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
    MC NL PT SE

| AU 200028607 | A | | | G07F-007/10 | Based on patent WO 200045347 |
| EP 1147496 | A1 | E | | G07F-007/10 | Based on patent WO 200045347 |

    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
    LU MC NL PT SE

Abstract (Basic): WO 200045347 A1
    NOVELTY - A principal entity upon receiving a forwarded request,
    transmits an acknowledgement message which states acceptance and
    authentication information for requested services to a registrar
    entity. When the registrar entity verifies the received acknowledgement
    message to be correct, the acknowledgement message is forwarded to a
    subscriber entity.
    DETAILED DESCRIPTION - The subscriber entity requests service from
    the principal entity for sending a request message to the registrar
    entity of multiple entities. The registrar entity verifies the
    subscriber entity and forwards the request for service to the principal
    entity.
    USE - For operating infrastructure and applications for
    cryptographically supported services e.g. in financial, banking,
    insurance, medical, international commerce and other **commercial**
    areas, export/import business, media and information services, services
    where **political** constraints are crucial and many other areas which
    may require support to achieve required trust, support, security and
    other assurances.
    ADVANTAGE - Provides complementary methods for organizing,
    maintaining and dynamically managing infrastructure as well as further
    methods for applications involving operation of infrastructure and of
    its users. Provides dynamic tools for multi-enterprise, multi-entity
    infrastructures and further involves methods of their organization,
    setup and maintenance. Provides methods for dynamic management of
    relationship between the entities and various users of the
    infrastructure and provides exact nature of maintaining the linking and
    the mechanism to support linking of locations into infrastructure.
    DESCRIPTION OF DRAWING(S) - The figure shows primary registration
    protocol.
    pp; 61 DwgNo 1/6
Title Terms: SUBSCRIBER; ENTITY; REGISTER; SUPPORT; SERVICE; FORWARDING;
  ACKNOWLEDGE; MESSAGE; SUBSCRIBER; ENTITY; VERIFICATION; MESSAGE; CORRECT;
  ENTITY
Derwent Class: T01; T05; W01
International Patent Class (Main): G07F-007/10
File Segment: EPI

 20/5/18   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013166908   **Image available**
WPI Acc No: 2000-338781/200029
XRPX Acc No: N00-254313
 Data security system for memory of computer system, generates cryptokey
 from encrypted cryptokey using master file, based on request to decrypt
 the encrypted data file
Patent Assignee: MCBRIDE R C (MCBR-I)
Inventor: MCBRIDE R C
Number of Countries: 089 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200017731	A1	20000330	WO 99US21089	A	19990915	200029	B
AU 200011973	A	20000410	AU 200011973	A	19990915	200035	
US 6292899	B1	20010918	US 98159069	A	19980923	200157	

Priority Applications (No Type Date): US 98159069 A 19980923
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
WO 200017731   A1 E   24 G06F-001/00
    Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
    CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
    KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG
    SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200011973   A   G06F-001/00   Based on patent WO 200017731
US 6292899   B1   G06F-012/14

Abstract (Basic): WO 200017731 A1
        NOVELTY - An encoder encodes the cryptokey used to decrypt the
    encrypted data file, using a master key stored in a flash RAM (213).
    The encrypted cryptokey is stored in a separate memory. A key generator
    generates the cryptokey from the encrypted cryptokey using the master
    key, based on the request to decrypt the encrypted data file.
        DETAILED DESCRIPTION - A detector detects an attempt in authorized
    access to encrypted data file, based on which the master key stored in
    the flash RAM (213) is erased. The erasure of master key is performed
    to enable the authorized user to rewrite the master key in the flash
    RAM. The detector also detects the anomaly in the encoder. A security
    manager performs switching control of processor in the computer system
    to key controller based on the request to decrypt the encrypted data
    file. A key controller transmits the master key to the decoder, to
    produce the cryptokey, based on the receipt of control of the
    processor. An INDEPENDENT CLAIM is also included for operation method
    of data security system for the memory of, computer system.
        USE - For preventing unauthorized access to encrypted data files
    including medical, **financial** , legal, **political** and personal
    information, in personal computer system. And also in distributed
    computer system where the tasks are performed by remote processors that
    are linked through a communication network.
        ADVANTAGE - Since the encryption protected data can be retrieved
    from the hard disk drive by the authorized user reinstalling the master
    key in the volatile key apparatus, decryption of encrypted pass words,
    cryptokey and security codes stored in the master file is enabled
    reliably. A high level of data security for the confidential data
    stored in the computer system memory can be attained, by comprising an
    effective software cryptosystem such as PGP crypto system with the
    volatile key apparatus.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    the architecture of data security system implemented in the personal
    computer system.
        Flash RAM (213)
        pp; 24 DwgNo 2/4
Title Terms: DATA; SECURE; SYSTEM; MEMORY; COMPUTER; SYSTEM; GENERATE;
  ENCRYPTION; MASTER; FILE; BASED; REQUEST; ENCRYPTION; DATA; FILE
Derwent Class: T01
International Patent Class (Main): G06F-001/00; G06F-012/14
File Segment: EPI

 20/5/19   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012988057   **Image available**
WPI Acc No: 2000-159910/200014
XRPX Acc No: N00-119309
  User preference display customizing system of electronic shopping system
Patent Assignee: AMERICA ONLINE INC (AMON-N)
Inventor: BURGE G L; LUDDY W A
Number of Countries: 001 Number of Patents: 001
Patent Family:

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Patent No      Kind   Date      Applicat No    Kind   Date      Week
US 6014638     A      20000111  US 96654529    A      19960529  200014  B
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Priority Applications (No Type Date): US 96654529 A 19960529
Patent Details:
```
Patent No  Kind Lan Pg   Main IPC      Filing Notes
US 6014638     A      10  G06F-015/62
```

Abstract (Basic): US 6014638 A
     NOVELTY - User data and merchant data at remote site are analyzed
to generate model parameters indicating user's preferences for display
of merchant data. Variable display values independent of merchant data
are set in accord with the generated model parameters. The merchant
data with characteristics and elements set in accord with the set
variable display values is displayed.
     DETAILED DESCRIPTION - Model parameters including user's preferred
number of shopping options, topics of interest, merchants products and
services, sound, background colors are generated for user data and
merchant data. The user data represents data relating to computer
user's navigational choices and personal characteristics, merchant data
relating to merchant's products or services data. The variable display
value includes item graphics, item location, item colors, background
graphic, background color and sounds. An INDEPENDENT CLAIM is also
included for the method of customizing computer display.
     USE - In electronic shopping system. Also for providing general
information about investigating **money** , weather or recent **political**
events.
     ADVANTAGE - As the marketing and purchasing of products and service
is actually integrated, the display is attractive and pleasing to
shopper. As the shopping environment and experience to be customized or
tailored for each shopper, usage is made easy.
     DESCRIPTION OF DRAWING(S) - The figure shows block diagram of
electronic shopping system.
     pp; 10 DwgNo 1/2
Title Terms: USER; PREFER; DISPLAY; SYSTEM; ELECTRONIC; SHOPPING; SYSTEM
Derwent Class: T01; T05
International Patent Class (Main): G06F-015/62
International Patent Class (Additional): G06F-017/60; G07G-001/12
File Segment: EPI

 20/5/20   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

012914310   **Image available**
WPI Acc No: 2000-086146/200007
XRPX Acc No: N00-067606
 **Utilization method of spongy, disc-shaped closure device used for fluid
 flow prevention of toy balloon used as party decoration**
Patent Assignee: URSPRINGER J R (URSP-I); URSPRINGER S E (URSP-I)
Inventor: URSPRINGER J R; URSPRINGER S E
Number of Countries: 001 Number of Patents: 001
Patent Family:
```
Patent No      Kind   Date      Applicat No    Kind   Date      Week
US 6007403     A      19991228  US 97972125    A      19971117  200007  B
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Priority Applications (No Type Date): US 97972125 A 19971117
Patent Details:
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Patent No  Kind Lan Pg   Main IPC      Filing Notes
US 6007403     A      5   A63H-003/06
```

Abstract (Basic): US 6007403 A
     NOVELTY - The outer walls of a closure device (10) are squeezed to
forcefully open a slit to which the ring (40) of e.g. balloon (32) is
inserted and allow the passage of pressurized fluid as the ring is
pulled out from an aperture (18). The inflated balloon body (38) is
twisted in opposite direction from the concomitant rotation of the

closure device and fix the twisted position to prevent fluid discharge.
     DETAILED DESCRIPTION - The disc-shaped closure device is made from
spongy resilient material forming thick top and bottom surfaces (12,26)
and a side wall (24).
     USE - For disc shaped closure device used for fluid flow prevention
of toy balloon used as party, **commercial** promotion and **political**
rally decoration.
     ADVANTAGE - Provides cost effective flexible constrictor which
reliably prevents fluid flow in flexible conduit e.g. toy balloon.
Simplifies arrangement to create aesthetic and ornamental designs by
forming different geometric shapes. Utilizes lightweight material for
floating the helium filled balloon. Vary the aperture size suitable for
simple insertion of the balloon stem or neck. Performs reusable and
allows to inflate other balloons and maintains inflated state.
     DESCRIPTION OF DRAWING(S) - The figure shows the perspective view
of the closure device with a deflated balloon.
     Closure device (10)
     Top and bottom surfaces (12,26)
     Aperture (18)
     Side wall (24)
     Balloon (32)
     Inflated balloon body (38)
     Ring (40)
     pp; 5 DwgNo 4/6
Title Terms: METHOD; SPONGE; DISC; SHAPE; CLOSURE; DEVICE; FLUID; FLOW;
   PREVENT; TOY; BALLOON; PARTY; DECORATE
Derwent Class: P36; Q34
International Patent Class (Main): A63H-003/06
International Patent Class (Additional): B65D-077/10
File Segment: EngPI

 20/5/21   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012397367   **Image available**
WPI Acc No: 1999-203474/199917
Related WPI Acc No: 1997-548473
XRPX Acc No: N99-149798
  Sign assembly useful as commercial **and** political **signage**
Patent Assignee: GILL STUDIOS INC (GILL-N)
Inventor: GILL F P
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5878517	A	19990309	US 94268844	A	19940630	199917	B
			US 96633906	A	19960417		
			US 97901247	A	19970728		

Priority Applications (No Type Date): US 96633906 A 19960417; US 94268844 A
   19940630; US 97901247 A 19970728
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5878517	A		5	G06F-015/00	CIP of application US 94268844
					Cont of application US 96633906
					Cont of patent US 5682696

Abstract (Basic): US 5878517 A
     NOVELTY - A pocket (36) is formed by joining side panels (16a,16b)
through adhesive strips (30). The strips are joined at the inner
surface (8) of the panels. A bail (6) with legs (42a,42b) is inserted
into the pocket. Compression spaces formed along pocket boundaries. The
cross piece of the bail is frictionally retained along the space.
     DETAILED DESCRIPTION - A score line (26) extend between side edges
and located between edges of sign blank along folded line. The blank
comprises pair of panels, which are separated through fold lines.
     USE - Is used as **commercial** and **political** signage.

```
        ADVANTAGE - Maximizes frictional holding power on bail, since the
    strips secures the inner surface.
        DESCRIPTION OF DRAWING(S) - The figure shows isometric view of the
    sign assembly.
        Bail (6)
        Inner surface of panel (8)
        Side panels (16a,16b)
        Score line (26)
        Adhesive strips (30)
        Pocket (36)
        Legs (42a,42b)
        pp; 5 DwgNo 1/8
Title Terms: SIGN; ASSEMBLE; USEFUL; COMMERCIAL; POLITICAL
Derwent Class: T01
International Patent Class (Main): G06F-015/00
File Segment: EPI


  20/5/22     (Item 19 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002  Thomson Derwent. All rts. reserv.

012088379     **Image available**
WPI Acc No: 1998-505290/199843
XRPX Acc No: N98-393849
  Kit for playing game between at least two players - has two movable
  markers for each player moved according to throw of two dice, which are
  moved along spaces of two different kinds
Patent Assignee: LAM K Y (LAMK-I); LUCKHURST A H W (LUCK-I)
Inventor: LAM K Y
Number of Countries: 082  Number of Patents: 003
Patent Family:
Patent No     Kind   Date      Applicat No    Kind   Date      Week
US 5803456     A    19980908   US 97889297     A    19970708   199843  B
WO 9902229     A1   19990121   WO 98GB2004     A    19980708   199910
AU 9882330     A    19990208   AU 9882330      A    19980708   199924

Priority Applications (No Type Date): US 97889297 A 19970708
Patent Details:
Patent No  Kind Lan Pg   Main IPC    Filing Notes
US 5803456     A      13 A63F-003/00
WO 9902229     A1 E     A63F-003/00
    Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
    CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
    LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
    TR TT UA UG US UZ VN YU ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9882330    A         A63F-003/00    Based on patent WO 9902229

Abstract (Basic): US 5803456 A
        The kit includes a first movable marker for each of the players. A
    board (10) has a first type of space (11) placed peripherally on it
    onto which the first movable markers are positioned to be moved. The
    first movable markers are moved according to a first die. The first
    type of space provides respective financial options and instructions to
    the players to take a card from a first selected pack of cards which
    offers other financial options.
        A second type of space (16) is placed peripherally within the first
    type of space on the board onto which a second movable marker for each
    of the players is positioned to be moved. The second movable markers
    are moved according to a throw of a second die. The second type of
    spaces include options associated with political  factors which
    impacts the player's financial  transactions and decisions carried out
    in accordance with the first type of spaces.
        ADVANTAGE - Provides education as well as entertainment.
        Dwg.1/8
Title Terms: KIT; PLAY; GAME; TWO; PLAY; TWO; MOVE; MARK; PLAY; MOVE;
```

ACCORD; THROW; TWO; DICE; MOVE; SPACE; TWO; KIND
Derwent Class: P36
International Patent Class (Main): A63F-003/00
File Segment: EngPI

 20/5/23   (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011826025   **Image available**
WPI Acc No: 1998-242935/199822
XRPX Acc No: N98-192259
  **System for electronically developing and processing legal document, e.g
  for retail vehicle financial transactions - uses local computer
  workstation to capture information input by first party, and remote
  financial institution comprising second party and having computer
  connected to local workstation**
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: BENNETT W E; BOIES S J; JONES L; LEVY S E; LOVELL D C; LUSTIG N;
  MATCHEN P M; THOMPSON R D
Number of Countries: 024 Number of Patents: 003
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
EP 840244   A1   19980506   EP 97307750   A   19971001   199822 B
KR 98032287   A   19980725   KR 9738797   A   19970814   199931
KR 268208   B1   20001016   KR 9738797   A   19970814   200134

Priority Applications (No Type Date): US 96741459 A 19961031
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
EP 840244   A1 E   20 G06F-017/60
   Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
   LT LU LV MC NL PT RO SE SI
KR 98032287   A   G06F-017/60
KR 268208   B1   G06F-017/60

Abstract (Basic): EP 840244 A
     The system electronically develops and processes a legal document
  using a local computer workstation (14). The workstation can
  electronically capture information input by a first party for
  developing the legal document.
     A remote financial institution (16) comprises a second party to the
  legal document and has a computer connected to the local computer
  workstation for electronically developing the document for contemplated
  execution of the document by the two parties. A remote information
  bureau computer (18) is connected to the local workstation for
  electronically further developing the legal document.
     ADVANTAGE - Eliminates noted deficiencies of present day contract
  procurement processes. Eliminates paper-based process of credit
  approval, providing efficient interaction between businesses and their
  customers.
     Dwg.1/11
Title Terms: SYSTEM; ELECTRONIC; DEVELOP; PROCESS; LEGAL; DOCUMENT; RETAIL;
  VEHICLE; FINANCIAL; TRANSACTION; LOCAL; COMPUTER; CAPTURE; INFORMATION;
  INPUT; FIRST; PARTY; REMOTE; FINANCIAL; INSTITUTION; COMPRISE; SECOND;
  PARTY; COMPUTER; CONNECT; LOCAL
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 20/5/24   (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011571992   **Image available**
WPI Acc No: 1997-548473/199750

Related WPI Acc No: 1999-203474
XRPX Acc No: N97-457333
   Double-sided yard sign assembly for temporary outdoor use - comprises
   folded sign which is glued at edges to form pocket and U-shaped wire bail
   which is frictionally retained in pocket to form legs
Patent Assignee: GILL STUDIOS INC (GILL-N)
Inventor: GILL F P
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5682696	A	19971104	US 94268844	A	19940630	199750	B
			US 96633906	A	19960417		

Priority Applications (No Type Date): US 96633906 A 19960417; US 94268844 A
   19940630
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5682696	A		7	G09F-015/00	CIP of application US 94268844

Abstract (Basic): US 5682696 A
      The assembly (2) comprises a sign blank (4) and a U-shaped bail
   (6), formed from a piece of bent steel wire. The sign blank has a
   central scored fold line (26) and a pair of parallel adhesive strips
   (30) extending along an inner face near to the side edges (12) of the
   face. An image (22) is printed in reverse on each side of the fold line
   on the outer face and covered with a weather-resistant coating.
      The blank is then folded so that the adhesive strips form side
   seams to secure the sign halves (16) and form a pocket (36). The
   cross-bar of the bail is fitted into and frictionally retained by the
   top edge (40) of the pocket so that the sign has two legs (42a,b). The
   bail width is less than the pocket width to leave a compression space
   (54) 2-10 times the leg diameter between the legs and the seams.
      USE/ADVANTAGE - For **political** or **commercial** advertising. The
   sign can be quickly erected leaving both faces visible.
      Dwg.1/13
Title Terms: DOUBLE; SIDE; YARD; SIGN; ASSEMBLE; TEMPORARY; OUTDOOR;
   COMPRISE; FOLD; SIGN; GLUE; EDGE; FORM; POCKET; U-SHAPED; WIRE; BAIL;
   FRICTION; RETAIN; POCKET; FORM; LEG
Derwent Class: P85
International Patent Class (Main): G09F-015/00
File Segment: EngPI

 20/5/25   (Item 22 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

010277233   **Image available**
WPI Acc No: 1995-178488/199523
   Time-series information retrieving for use in predicting e.g. future
   prices of bonds - determining time series information detail which is
   then stored in table and past news and event information in stored in
   data base as time passes
Patent Assignee: HITACHI LTD (HITA)
Inventor: MARUOKA T; MASUI S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5412769	A	19950502	US 92995154	A	19921222	199523	B

Priority Applications (No Type Date): JP 9210541 A 19920124
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5412769	A		18	G06F-015/24	

Abstract (Basic): US 5412769 A
      The method involves preparing detail of the determined- time-series
   information in a table, then storing past time-series news and event
   information in a database. A graph representing transition of the

determined time- series information is displayed on a screen.
      A prediction result for each point based on the detail of the
determined time-series information is then calculated for determining
whether the calculated prediction result hits to the determined
time-series information or not. Further it requires applying a hit/miss
mark on the graph, while past time-series news and event information
corresp to a time point on the graph entered by a user are retrieved
and displayed on the screen.
      USE/ADVANTAGE - For predicting future value based on time series
information, dealing with **financial** business. Takes into account
political and economical information.
      Dwg.13/14
Title Terms: TIME; SERIES; INFORMATION; RETRIEVAL; PREDICT; FUTURE; PRICE;
  BOND; DETERMINE; TIME; SERIES; INFORMATION; DETAIL; STORAGE; TABLE; PASS;
  NEWS; EVENT; INFORMATION; STORAGE; DATA; BASE; TIME; PASS
Derwent Class: T01
International Patent Class (Main): G06F-015/24
File Segment: EPI

 20/5/26   (Item 23 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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009694560
WPI Acc No: 1993-388113/199349
XRPX Acc No: N93-299728
  **Processing method for prepaid telephone calls - using secret code numbers
  marked on cards available for purchasing by the public**
Patent Assignee: FROMER S (FROM-I)
Inventor: FROMER S
Number of Countries: 018 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 572991	A2	19931208	EP 93108827	A	19930602	199349	B
EP 572991	A3	19940907	EP 93108827	A	19930602	199532	
IL 102077	A	19960618	IL 102077	A	19920602	199631	
EP 572991	B1	19961030	EP 93108827	A	19930602	199648	
DE 69305690	E	19961205	DE 605690	A	19930602	199703	
			EP 93108827	A	19930602		
ES 2096802	T3	19970316	EP 93108827	A	19930602	199718	

Priority Applications (No Type Date): IL 102077 A 19920602
Cited Patents: No-SR.Pub; 1.Jnl.Ref; CH 460417; EP 378727; JP 2044850; US
  4706275
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 572991	A2	E	3	H04M-017/02	

    Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
    NL PT SE

EP 572991	B1	E	4	H04M-017/02	

    Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
    NL PT SE

DE 69305690	E		H04M-017/02	Based on patent EP 572991
ES 2096802	T3		H04M-017/02	Based on patent EP 572991
EP 572991	A3		H04M-017/02	
IL 102077	A		G07F-007/00	

Abstract (Basic): EP 572991 A
      The method involves programming a respective Public Automatic
    Branch exchange (PABX) to become toll-free accessible for incoming
    calls through dialling any one out of a series of predetermined numbers
    stored. The calling party is allowed to complete connection with the
    called party. The connection is cut off after a prefixed time/counter
    pulses interval. Any number that had once to be dialled is then erased
    from the data-bank.
      The method further involves marking the numbers on a vendible
    carrier member in an invisible manner. The vendible carrier members are

offered on sale to the general public allowing purchasers, after
exposing the respective number, to place a call for the duration of the
interval described.
     ADVANTAGE - Allows prepaid calls to be made from ordinary
telephones.
     Dwg.0/0
Title Terms: PROCESS; METHOD; PREPAYMENT; TELEPHONE; CALL; SECRET; CODE;
  NUMBER; MARK; CARD; AVAILABLE; PURCHASE; PUBLIC
Derwent Class: T05; W01
International Patent Class (Main): G07F-007/00; H04M-017/02
File Segment: EPI

 20/5/27   (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

008410174   **Image available**
WPI Acc No: 1990-297175/199039
XRPX Acc No: N90-228417
  Board game - simulates educational, family, business, political **and**
  financial **events and activates associated with life**
Patent Assignee: INGALLS D E (INGA-I)
Inventor: INGALLS D E
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 4955616	A	19900911	US 89411693	A	19890925	199039	B

Priority Applications (No Type Date): US 89411693 A 19890925

Abstract (Basic): US 4955616 A
     The board game simulates educational, family, business, **political**
  and **financial** events and activities associated with life. The
  objective of the game is to manoeuvre a game marker through various
  movement paths.
     This is done in accordance with the throw of a numbered die to
  achieve a predetermined educational level and a predetermined financial
  account balance prior to reaching a finish or early retirement zone.
     Dwg.1/6
Title Terms: BOARD; GAME; SIMULATE; EDUCATION; FAMILY; BUSINESS; POLITICAL;
  FINANCIAL; EVENT; ACTIVATE; ASSOCIATE; LIFE
Derwent Class: P36
International Patent Class (Additional): A63F-003/00
File Segment: EngPI

 20/5/28   (Item 25 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

008270895
WPI Acc No: 1990-157896/199021
XRAM Acc No: C90-068727
XRPX Acc No: N90-122700
  Magneto-optical recording medium - contains magnetic material for
  spin-glass characteristic, high-density, large capacity recording medium
Patent Assignee: RES DEV CORP JAPAN (SHKJ); SANYO ELECTRIC CO LTD (SAOL
  ); SHINGIJUTSU JIGYODAN (SHKJ)
Inventor: MAEDA A
Number of Countries: 005 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 369815	A	19900523	EP 89311933	A	19891117	199021	B
JP 2223045	A	19900905	JP 89290026	A	19891109	199042	
US 5032465	A	19910716	US 89438590	A	19891117	199131	
EP 369815	B1	19950125	EP 89311933	A	19891117	199508	
DE 68920828	E	19950309	DE 620828	A	19891117	199515	

Priority Applications (No Type Date): JP 88290113 A 19881118
Cited Patents: 2.Jnl.Ref; A3...9109; DE 3811684; JP 63273236; NoSR.Pub
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 369815	A				

    Designated States (Regional): DE FR GB

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 369815	B1	E	16	G11B-011/10	

    Designated States (Regional): DE FR GB

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 68920828	E			G11B-011/10	Based on patent EP 369815

Abstract (Basic): EP 369815 A
        Laser light is irradiated on a magnetic thin film recording medium
    structure having a spin-glass characteristic and comprising
)alternately stacked multilayers of a rare-earth metal and a conductive
    material. The film is heated to a predetermined temp. below the
    spin-glass transition temp. when recording information, and heated to a
    temp. above the spin-glass transition temp. when erasing the
    information.
        USE/ADVANTAGE - The material may provide a high-density,
    large-capacity recording medium. A perpendicular-magnetic recording
    medium is provided without the disadvantage of **extreme** and easy oxide
    associated with **commercially** available Tb Fe Co alloy. (15pp
    Dwg.No.1/11)
Title Terms: MAGNETO-OPTICAL; RECORD; MEDIUM; CONTAIN; MAGNETIC; MATERIAL;
  SPIN; GLASS; CHARACTERISTIC; HIGH; DENSITY; CAPACITY; RECORD; MEDIUM
Derwent Class: L03; T03; V02; W04
International Patent Class (Additional): G11B-011/10; H01F-010/12
File Segment: CPI; EPI

 20/5/29   (Item 26 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

007231190
WPI Acc No: 1987-228198/198732
XRPX Acc No: N87-170748
  **Political game utilising die with interchangeable faces - has board with
  zones, representing voting stages, and includes voting chips**
Patent Assignee: WILLIS W H (WILL-I)
Inventor: WILLIS K M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 4682778	A	19870728	US 86839262	A	19860313	198732	B

Priority Applications (No Type Date): US 86839262 A 19860313
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 4682778	A		6		

Abstract (Basic): US 4682778 A
        The game has a board showing a voting area marked House of
    Representatives, a voting area marked Senate, a vice-president's voting
    booth located inside the Senate, and a president's voting booth located
    between and separate from the House of Representatives and the Senate.
    Inside both the House of Representatives and the Senate volting areas
    are eight industry voting booths where players (representing
    industries) try to accumulate more and more voting chips.
        An area numbered 2 through 12 on the game board specifies what is
    done when each player's turn comes, and two regular dice are rolled as
    a means of chance. Election cards allow players to win voting chips in
    the House of Representatives, the Senate, the vice-presidency, and the
    presidency. Politics cards give players a variety of **political**
    advantages. Legislation cards target different game industries
    (players) for potential **financial** gains or losses, dependent upon

votes taken in Congress. A changeable coloured die determines which
        players win election votes and which industries (players) are targeted
        for financial gains or losses.
Title Terms: POLITICAL; GAME; UTILISE; DIE; INTERCHANGE; FACE; BOARD; ZONE;
  REPRESENT; VOTE; STAGE; VOTE; CHIP
Derwent Class: P36
International Patent Class (Additional): A63F-003/00
File Segment: EngPI

 20/5/30   (Item 27 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

007189924
WPI Acc No: 1987-186933/198727
XRPX Acc No: N87-139690
  Frame and counters for strategy games - comprises counters carrying
  different markings on their faces which are manipulated in polygonal
  frame
Patent Assignee: DUCOEURJOLY (DUCO-N)
Inventor: DUCOEURJOL
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
FR 2590180   A   19870522 FR 8517048   A   19851119 198727 B

Priority Applications (No Type Date): FR 8517048 A 19851119
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
FR 2590180   A   10

Abstract (Basic): FR 2590180 A
        The frame and counters are for a game of strategy. The counters are
    manipulated by the players and the frame(10) is flat and polygonal,
    carrying on at least one of its faces at least two different reference
    markings.
        A series of counters(15) each carry on at least one of their faces
    distinct signs which can be made to mate up with the reference
    markings. The counters are selectively juxtaposed by the players to
    form set configurations each of which matches up to the markings on the
    frame.
        USE - To simulate **political** or **commercial** games of strategy.
        1/3
Title Terms: FRAME; COUNTER; STRATEGY; GAME; COMPRISE; COUNTER; CARRY; MARK
 ; FACE; MANIPULATE; POLYGONAL; FRAME
Derwent Class: P36
International Patent Class (Additional): A63F-003/00
File Segment: EngPI

 20/5/31   (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

004835326
WPI Acc No: 1986-338667/198651
XRPX Acc No: N86-252654
  Political board game - includes sets of cards for assisting or hindering
  pursuit of political office by players
Patent Assignee: CHILDS C F (CHIL-I)
Inventor: CHILDS M O
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 4625970   A   19861202 US 85740627   A   19850603 198651 B

Priority Applications (No Type Date): US 85740627 A 19850603

Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 4625970   A   18

Abstract (Basic): US 4625970 A
     The political game has a square or rectangular game board contg.
     spaces which are unfavourable, favourable or neutral. A set of three
     different playing pieces are of the same colour for each player. A set
     of drawing cards of one colour either assist or hinder the players'
     pursuit of higher political office ranging from candidate through
     governor and senator and culminating in the presidency.
     A set of hindering drawing cards is of a contrasting colour. A set
     of debate cards is provided for challenges the players' knowledge of
     American **political** history. Also provided is paper play **money** , a
     pair of dice, vote tokens, worth different numbers of votes and a set
     of rules and regulations governing play.
Title Terms: POLITICAL; BOARD; GAME; SET; CARD; ASSIST; HINDERED; PURSUIT;
  POLITICAL; OFFICE; PLAY
Derwent Class: P36
International Patent Class (Additional): A63F-003/00
File Segment: EngPI

 20/5/32   (Item 29 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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004776448
WPI Acc No: 1986-279789/198643
XRPX Acc No: N86-209077
  **Recognition system for personal features - digitises and compresses
  analog picture signals onto card for reading and regenerating picture on
  display**
Patent Assignee: MATSUSHITA ELECTRIC WORKS LTD (MATW)
Inventor: AKIYAMA K; NAKAO T; YASUDA A; YUASA H
Number of Countries: 005 Number of Patents: 007
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
DE 3610074   A   19861016 DE 3610074   A   19860325 198643 B
GB 2173970   A   19861022 GB 866514   A   19860317 198643
FR 2579346   A   19860926   198645
US 4703347   A   19871027 US 86840747   A   19860318 198745
GB 2173970   B   19880928   198839
DE 3610074   C   19881201   198848
CA 1252878   A   19890418   198920

Priority Applications (No Type Date): JP 8560002 A 19850325
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
DE 3610074   A   22

Abstract (Basic): DE 3610074 C
     The system converts an image of a person into digital form and
     writes it onto a card. The data on the card is read whenever the card
     is used. The digitising device digitises an analog image of the
     person's picture depending on the brightness of the analog image of the
     person's picture depending on the brightness of the analog picture
     before writing the digital image data onto the card and compresses the
     image data.
     The read device expands the image data from the card and converts
     it into an analog image. A display screen makes the expanded analog
     image visible. The digitising and compressing device compresses pixels
     differing from the changed pixels of the image data as zero pixels.
     USE - Security or identity card, used with camera and image
     recognition in automated cash dispenser. (22pp Dwg.No.1/3)
Title Terms: RECOGNISE; SYSTEM; PERSON; FEATURE; DIGITAL; COMPRESS;
  ANALOGUE; PICTURE; SIGNAL; CARD; READ; REGENERATE; PICTURE; DISPLAY
Derwent Class: P76; T04; T05

International Patent Class (Additional): B42D-015/02; G06K-009/36;
  G06K-019/06; G07F-007/10; G11B-005/80; G11C-007/00; G11C-017/00;
  H04N-001/41; H04N-007/18
File Segment: EPI; EngPI

 20/5/33   (Item 30 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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002095797
WPI Acc No: 1979-B5686B/197908
  System preventing criminal   actions   in   banks   **or business offices -
  includes floor which is divided in areas, some of which can be opened
  serving as traps**
Patent Assignee: RICHTER G (RICH-I)
Inventor: BAUER H; DRESPA G
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
DE 2735128   A   19790215   197908 B

Priority Applications (No Type Date): DE 2735128 A 19770804

Abstract (Basic): DE 2735128 A
      The floor of the bank is divided in suitable geometrical areas
   which can be electronically switched through control panels on which
   the areas can be projected in reduced scale. This is done as soon as a
   criminal steps on the areas.
      The control panels with reduced illuminated areas can suddenly
   remove the corresponding areas, so that the person(s) fall into
   catching devices such as safety nets or padded chambers. The alarm
   system may also be extended to furniture items such as tables or
   stools.
Title Terms: SYSTEM; PREVENT; CRIMINAL; ACTION; BANK; BUSINESS; OFFICE;
  FLOOR; DIVIDE; AREA; CAN; OPEN; SERVE; TRAP
Derwent Class: Q47; W05
International Patent Class (Additional): E05G-005/02; G08B-015/00
File Segment: EPI; EngPI

 20/5/34   (Item 31 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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001829219
WPI Acc No: 1977-50214Y/197728
  **Recycleable metal-working liquid - contains ethylene oxide-propylene
  oxide block copolymer, alkanolamine cinnamate and boron amine complex**
Patent Assignee: SUNTECH KK (SUNO)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 4033886   A   19770705   197728 B

Priority Applications (No Type Date): US 75630823 A 19751111; US 75545845 A
  19750131

Abstract (Basic): US 4033886 A
      A concentrate, which can be diluted with water to form a
   recycleable metal working liquid, comprises (A) a major amt. of an aq.
   soln. of a liquid block copolymer of ethylene oxide and propylene
   oxide, the copolymer having a mol. wt. 1800-2900; and (B) an effective
   amt. of alkanolamine cinnamate and a boron amine complex to inhibit
   corrosion. The complex is the reaction prod. of methyl- or phenyl
   borate and trimethylamine, ammonia, hydrazine or a primary aliphatic
   hydrocarbyl amine.
      After use in metal working, the compsn. when heated to 160-210

degrees F forms two distinct layers. The bottom layer contains most of the active ingredients whereas the upper layer contains most of the contaminants. The bottom layer can be separated, rediluted with water, and reused. Furthermore, although the compsn. contains no petroleum oil, it has lubricity or **extreme** pressure **characteristics** for superior to **commercial** semi-synthetic chemical coolants.

The block copolymer pref. contains 36-45 wt.% ethylene oxide and 55-65 wt.% propylene oxide. The alkanolamine cinnamate is pref. ethanolamine cinnamate. The boron amine complex is pref. tris(borolane)borozone

Title Terms: METAL; WORK; LIQUID; CONTAIN; ETHYLENE; OXIDE; PROPYLENE; OXIDE; BLOCK; COPOLYMER; ALKANOLAMINE; CINNAMATE; BORON; AMINE; COMPLEX
Derwent Class: A25; A97; E19; H07; M14
International Patent Class (Additional): C10M-001/32
File Segment: CPI

22/5/1   (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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04889971   **Image available**
DEVICE AND METHOD FOR ALARMING AND DETECTING DESTRUCTION FOR STRUCTURE

PUB. NO.:   07-182571 [JP 7182571 A]
PUBLISHED: July 21, 1995 (19950721)
INVENTOR(s):   YANAGIDA HIROAKI
                 MUTO NORIO
                 SAITOU CHIKAKO
                 USUI MASAHIRO
                 NAKATSUJI TERUYUKI
                 SEKIJIMA KENZO
                 OTSUKA YASUSHI
                 SUGITA MINORU
APPLICANT(s):   SOGO KEIBI HOSHO CO LTD [422732] (A Japanese Company or
                 Corporation), JP (Japan)
                 SHIMIZU CORP [000229] (A Japanese Company or Corporation), JP
                 (Japan)
                 YANAGIDA HIROAKI [000000] (An Individual), JP (Japan)
APPL. NO.:   05-325244 [JP 93325244]
FILED: December 22, 1993 (19931222)
INTL CLASS: [6] G08B-013/22
JAPIO CLASS: 44.9 (COMMUNICATION -- Other)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic **Banking**); R131
                 (INFORMATION PROCESSING -- Microcomputers & Microprocessers

ABSTRACT
PURPOSE: To provide a device and method for alarming and detecting
destruction for a structure, which can detect the **destructive behavior**
to a wall part by an invader or can prevent the complete destruction of the
wall part and the invasion of the invader into the structure, by
particularly applying to the wall part, etc., of the structure.

CONSTITUTION: This device is provided with a destruction detecting means 10
which is provided with consecutive carbon fiber in one body inside a grid
11 consisting of a plastic material and terminals 15 **exposed** outside the
grid 11 for both terminals of the carbon fiber, an energizing and detection
means 20 which makes an electric current to flow through the carbon fiber
via the terminals and detects the variation of the resistance value of the
carbon fiber, and an alarm 40 which alarms by detecting destruction of the
destruction detecting means 10 based on the detection result by this
energizing and detection means 20.

22/5/2   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014141546   **Image available**
WPI Acc No: 2001-625757/200172
XRPX Acc No: N01-466457
   System for mitigating risks **associated with setting of foreign exchange**
   and other payment-based transactions using a digital certificate to
   secure user and payment bank **access**
Patent Assignee: TYSON-QUAH K (TYSO-I)
Inventor: TYSON-QUAH K
Number of Countries: 094 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200163498 A2   20010830 WO 2001GB802   A   20010223 200172 B
AU 200135771 A   20010903 AU 200135771   A   20010223 200202

Priority Applications (No Type Date): US 2000513440 A 20000225
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes

WO 200163498 A2 E   86 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200135771 A   G06F-017/60   Based on patent WO 200163498

Abstract (Basic): WO 200163498 A2
        NOVELTY - A granular payments management system involves a network
    of third **party** host applications (4) **connected** to user host
    applications (1) via agreed network arrangements and the users are
    interconnected to a virtual private network (6.1) via routers (6.3) and
    various Internet protocol networks (6.2). The core system (2) processes
    data received from plural users and communicates with the payment **bank**
     host application (3) interfaced to domestic payment systems (5) for
    each currency. Access is allowed by digital certification and the host
    applications use secure communications.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method
    of reducing payment, liquidity and systemic **risks** and for a global
    Internet computer based payment **risk** management system and method.
        USE - Mitigating payment, liquidity and systemic **risks** in
    settlement of foreign exchange and other transactions.
        ADVANTAGE - Efficient enabling of plural systems in many
    currencies.
        DESCRIPTION OF DRAWING(S) - The drawing is a schematic diagram of
    the network
        Third party host applications (4)
        User host applications (1)
        Routers (6.3)
        Networks (6.2)
        Core system (2)
        Payment **bank** host applications (3)
        pp; 86 DwgNo 3/10
Title Terms: SYSTEM; MITIGATE; **RISK** ; ASSOCIATE; SET; FOREIGN; EXCHANGE;
  PAY; BASED; TRANSACTION; DIGITAL; CERTIFY; SECURE; USER; PAY; **BANK** ;
  ACCESS
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

 22/5/3   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013870580   **Image available**
WPI Acc No: 2001-354792/200137
XRPX Acc No: N01-257815
  Non- destructive   characteristic **testing circuit for dielectric
  materials, has sensing elements in parallel to extended portions of
  primary windings imposing spatially periodic magnetic field on current
  supply**
Patent Assignee: JENTEK SENSORS INC (JENT-N)
Inventor: GOLDFINE N J; SCHLICKER D E; TSUKERNIK V; WASHABAUGH A P;
  ZILBERSTEIN V
Number of Countries: 093 Number of Patents: 002
Patent Family:
Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200122076	A1	20010329	WO 2000US25690	A	20000920	200137	B
AU 200115691	A	20010424	AU 200115691	A	20000920	200141	

Priority Applications (No Type Date): US 2000656723 A 20000907; US 99155038
  P 19990920; US 2000203744 P 20000512
Patent Details:
Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200122076	A1	E	123	G01N-027/90	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200115691 A   G01N-027/90   Based on patent WO 200122076

Abstract (Basic): WO 200122076 A1
     NOVELTY - Primary winding (82) having parallel winding imposes
spatially periodic magnetic field when current is supplied. Array of
sensing elements are arranged in parallel to the extended portions of
primary winding. A series connection in a plane other than primary
winding plane connects the sensing elements. Separate output
connections are provided to each group of sensing elements.
     DETAILED DESCRIPTION - The primary windings imposes spatially
periodic magnetic field of two spatial wavelengths to a test substrate,
when driven by an electric current. Each sensing element is positioned
between the extended portions of primary winding corresponding to half
wavelength of primary winding. The sensing elements senses the response
of the test substrate to the imposed magnetic field. Series connection
connects the sensing elements in perpendicular to the extended portions
of the primary winding to group the individual sensing elements.
Separate output connections are provided to each group of the sensing
element located along the length of the extended portions of primary
winding. INDEPENDENT CLAIMS are also included for the following:
     (a) Eddy current sensor;
     (b) Spatial periodic magnetic field creating method;
     (c) Fastener damage monitoring method;
     (d) Material property estimating method;
     (e) Test material damage rectification method
     USE - For non-destructive material characterization, particularly
quantitative, model-based characterization of surface, near-surface and
bulk material condition for flat and curved parts or components of
dielectric material using Eddy-current sensors. Also used for measuring
foil thickness, characterize coatings, and to measure porosity. Used to
detect flaws such as cracks. For inspection of structural members in
aircraft, power plant, etc. To detect and monitor material damage,
crack initiation and crack growth due to fatigue, creep, stress
corrosion, cracking, etc, in the earliest stages to verify the
integrity of the structure. For inspection, maintenance and repair of
military and **commercial** aircraft.
     ADVANTAGE - Promotes accurate modeling of the response to eliminate
undesired behavior in the response of sensing elements. Provides
increased depth of sensitivity by eliminating the coupling of spatial
magnetic field modes that do not penetrate deep into the material under
test (MUT). Enables detection and monitoring of pre-crack fatigue
damage, cracks and other material degradation from testing or service
exposure .
     DESCRIPTION OF DRAWING(S) - The figure shows the plan view of
meandering winding magnetometer array-rosette.
     Primary winding (82)
     pp; 123 DwgNo 24a/54
Title Terms: NON; DESTROY; CHARACTERISTIC; TEST; CIRCUIT; DIELECTRIC;
  MATERIAL; SENSE; ELEMENT; PARALLEL; EXTEND; PORTION; PRIMARY; WIND;
  IMPOSE; SPACE; PERIODIC; MAGNETIC; FIELD; CURRENT; SUPPLY
Derwent Class: S02; S03; V02; W06
International Patent Class (Main): G01N-027/90
International Patent Class (Additional): G01B-007/16
File Segment: EPI

23/5/1   (Item 1 from file: 347)

07195154   **Image available**
DATA CARRIER DEVICE AND MANAGEMENT SYSTEM

PUB. NO.:   2002-063559 [JP 2002063559 A]
PUBLISHED: February 28, 2002 (20020228)
INVENTOR(s):   NAKAYAMA MASAYUKI
               NISHIMUTA MAKOTO
               HAYAKAWA TAKESHI
               NAKAMURA TOSHIHIRO
APPLICANT(s): SEIKO PRECISION INC
APPL. NO.:   2000-252410 [JP 2000252410]
FILED: August 23, 2000 (20000823)
INTL CLASS: G06K-019/077 ; B42D-015/10; G06K-019/00 ; G06K-019/04

ABSTRACT
PROBLEM TO BE SOLVED: To provide a data carrier device which can prevent
scalping actions of selling and buying a data carrier at a high price and
illegal actions of forcibly replacing the data carrier.

SOLUTION: The data carrier 1 is arranged in a band part 20 corresponding to
notches 5 to 5 made in the band part 20, which is mounted on an object
while wound by inserting an insert part 20a into a cavity part 20c, drawing
an insertion protection paper 20d2 to **expose** the adhesion surface of a
both-sided adhesive tape 20d1, and pressing a cavity formation part 20c to
fix the adhesion surface of the both-sided adhesive tape 20d1 and the
insert part 20a. When the data carrier device 10 is detached, a detachment
part clamped in the notches 5 to 5 is drawn to cut the band part 20. At
this time, the data carrier 1 is also cut at the same time, so the data
carrier 1 becomes unable to operate, so that illegal use such as reuse can
be prevented.

23/5/2   (Item 2 from file: 347)

01593567   **Image available**
COLLATING METHOD OF ID CARD OWNER

PUB. NO.:   60-072067 [JP 60072067 A]
PUBLISHED: April 24, 1985 (19850424)
INVENTOR(s):   MURAMATSU MASAO
APPLICANT(s): KYODO PRINTING CO LTD [358920] (A Japanese Company or
               Corporation), JP (Japan)
APPL. NO.:   58-178211 [JP 83178211]
FILED: September 28, 1983 (19830928)
INTL CLASS: [4] G06F-015/30; G06K-009/00 ; G06K-017/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.3
               (INFORMATION PROCESSING -- Input Output Units)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic **Banking**)
JOURNAL: Section: P, Section No. 383, Vol. 09, No. 210, Pg. 116,
               August 28, 1985 (19850828)

ABSTRACT
PURPOSE: To prevent completely an illegal use by using a magnetic storage
part as a data updating memory corresponding to a change with time lapse of
a **personal feature** parameter encoded by a CPU in an IC card with a
magnetic stripe.

CONSTITUTION: A feature parameter subjected to a change with time lapse,
such as a finger-print, voice, face, etc. of a card owner 4 is written and
stored in a magnetic storage part 1. When a card 3 is inserted into a

terminal machine 5, the terminal machine 5 requests the owner 4 to present
his fingerprint, voice, face, etc., reads them by a feature reading part
51, and transmits them to an IC circuit 2 of the card 3. A data read from
the owner 4 is compared with a data stored in the magnetic storage part 1
by a matching circuit 203, and when both of them are matched with a high
accuracy, an operating part 55 of the terminal machine 5 is operated. The
latest feature parameter of the owner 4 is encoded by an encoding circuit
204, and thereafter, written in the magnetic storage part 1 of the card 3
through a magnetic storage reading and writing part 53

  23/5/3   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014035956   **Image available**
WPI Acc No: 2001-520169/200157
Related WPI Acc No: 2002-414290
XRPX Acc No: N01-385160
  Decorative license plate frame engraving method for motor cycle, involves
  covering base of license plate frame by mask and exposing selective
  portion of base for transferring scaled message data onto frame
Patent Assignee: PLEOTIS E M (PLEO-I)
Inventor: PLEOTIS E M
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 6262807   B1   20010717 US 97907860   A   19970808 200157   B

Priority Applications (No Type Date): US 97907860 A 19970808
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 6262807   B1   11 G06K-015/00

Abstract (Basic): US 6262807 B1
        NOVELTY - The base of license plate frame (60) is aligned to a
    reference point and the message data is scaled relative to the defined
    message zones (84,86) in license plate frame. A mask covers base (62)
    of license plate frame and base is **exposed** selectively for
    transferring scaled message data onto license plate frame.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
    decorative license plate frame.
        USE - For engraving decorative license plate frame for motor cycle
    used by car dealers, vehicle related advertisers, etc.
        ADVANTAGE - The name, telephone number, web address, **political** or
    personal statements and other information can be engraved on the
    license plate frame efficiently, thereby designing the vehicles in
    unique manner.
        DESCRIPTION OF DRAWING(S) - The figures show the front and
    sectional views of license plate frame.
        License plate frame (60)
        Base (62)
        Message zones (84,86)
        pp; 11 DwgNo 3, 5/9
Title Terms: DECORATE; LICENCE; PLATE; FRAME; ENGRAVING; METHOD; MOTOR;
  CYCLE; COVER; BASE; LICENCE; PLATE; FRAME; MASK; **EXPOSE** ; SELECT;
  PORTION; BASE; TRANSFER; SCALE; MESSAGE; DATA; FRAME
Derwent Class: P85; T01; T04
International Patent Class (Main): **G06K-015/00**
International Patent Class (Additional): G09F-007/00; G09F-007/16
File Segment: EPI; EngPI

  23/5/4   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013913161   **Image available**

Electronic commerce connection system, has mobile communication unit that is automatically connected to third party system when user facilitates reading of data carrier by reader
Patent Assignee: MANTZIVIS L N (MANT-I)
Inventor: MANTZIVIS L N
Number of Countries: 094 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200113314	A2	20010222	WO 2000ZA135	A	20000815	200142	B
AU 200073911	A	20010313	AU 200073911	A	20000815	200142	
ZA 200006202	A	20010926	ZA 20006202	A	20001101	200161	.
ZA 200004123	A	20020424	ZA 20004123	A	20000814	200237	

Priority Applications (No Type Date): ZA 994227 A 19990815
Patent Details:

Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200113314 A2 E 20 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200073911 A   G06F-017/60   Based on patent WO 200113314
ZA 200006202 A   19 G06F-000/00
ZA 200004123 A   21 G06F-000/00

Abstract (Basic): WO 200113314 A2
      NOVELTY - A mobile communication unit (22) is connectable to a
   mobile communication network (16) and to a reader (20). The mobile
   communication unit is automatically **connected** to a third **party**
   system (18), when a user facilitates the reading of the data carrier
   (14) by the reader.
      DETAILED DESCRIPTION - The data carrier includes a set of
   instructions for permitting access to a mobile communication network.
   The data carrier also includes a set of instructions for **connecting**
   to the third **party** system via the mobile communication network.
   INDEPENDENT CLAIMS are also included for the following:
      (a) a system for conducting a business transaction;
      (b) and a competition system.
      USE - Used when conducting electronic **commerce** . Used for e.g.
   business transactions system.
      ADVANTAGE - Enables adding an additional dimension to an ordinary
   calling or business card. Enables use of data carriers in electronic
   commerce .
      DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
   the electronic **commerce** connection system.
      Data carrier (14)
      Mobile communication network (16)
      Third party system (18)
      Reader (20)
      Mobile communication unit (22)
      pp; 20 DwgNo 1/3
Title Terms: ELECTRONIC; CONNECT; SYSTEM; MOBILE; COMMUNICATE; UNIT;
  AUTOMATIC; CONNECT; THIRD; PARTY; SYSTEM; USER; FACILITATE; READ; DATA;
  CARRY; READ
Derwent Class: S05; T01; T04; T05; W01; W02
International Patent Class (Main): G06F-000/00; G06F-017/60
International Patent Class (Additional): **G06K-000/00** ; G07B-000/00
File Segment: EPI

 23/5/5   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013250073   **Image available**
WPI Acc No: 2000-421956/200036
XRPX Acc No: N00-314815
    Eye imaging apparatus for use in secured system e.g. automated e.g.
    automated teller machine, emits cone-shaped beam of specific wavelength
    with centerline that is at acute angle from optical axis of imaging
    device
Patent Assignee: SENSAR INC (SENS-N)
Inventor: ROZMUS J M; SALGANICOFF M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6069967	A	20000530	US 97964359	A	19971104	200036	B

Priority Applications (No Type Date): US 97964359 A 19971104
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6069967	A		5	G06K-009/00	

Abstract (Basic): US 6069967 A
    NOVELTY - A complementary metal-oxide semiconductor imaging device
    (15) is positioned such that eye (1) of subject with eyeglass lens (3)
    is within its field of view. A monochromatic light source (2) having
    small source area emits cone-shaped beam of 700-800 nm wavelength with
    centerline (7) that is at an acute angle of less than 15degrees from
    optical axis (9) of imaging device.
    DETAILED DESCRIPTION - The CMOS imaging device (15) exhibiting
    minimal blooming, has controller connected to **exposure** control unit
    and strobing device for synchronizing **exposure** control and strobing
    device. The source area of light source is smaller than twice a largest
    area obscured by specular reflection that is tolerated in image of the
    object. A band pass filter in front of the imaging device, allows
    passage of within selected narrow spectral range. An INDEPENDENT CLAIM
    is also included for obtaining image of human eye.
    USE - For illuminating and imaging an eye through eye-glasses or
    contact lenses in secured area or system such as automated teller
    machines, for recognizing or identifying individual from **personal**
    biological **characteristics** . Also for quality control for product
    identification purposes.
    ADVANTAGE - The usage of monochromatic illumination with center
    wavelength in the range of 700-800 nm, balances the considerations of
    visibility to the subject, sensitivity of imaging device and contrast
    along iris/sclera boundary of eye.
    DESCRIPTION OF DRAWING(S) - The figure shows the arrangement of
    light source of illuminator adjacent to camera.
        Eye (1)
        Monochromatic light source (2)
        Eyeglass lens (3)
        Centerline (7)
        Optical axis of imaging device (9)
        CMOS imaging device (15)
        pp; 5 DwgNo 1/2
Title Terms: EYE; IMAGE; APPARATUS; SECURE; SYSTEM; AUTOMATIC; AUTOMATIC;
   TELLER; MACHINE; EMIT; CONE; SHAPE; BEAM; SPECIFIC; WAVELENGTH; ACUTE;
   ANGLE; OPTICAL; AXIS; IMAGE; DEVICE
Derwent Class: P31; S05; T04; T05; X26
International Patent Class (Main): **G06K-009/00**
International Patent Class (Additional): A61B-003/14
File Segment: EPI; EngPI

 23/5/6   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012384152   **Image available**
WPI Acc No: 1999-190259/199916
XRPX Acc No: N99-139165

Personal **inherent** characteristics **identification for security
purposes**
Patent Assignee: OGILVIE J W L (OGIL-I)
Inventor: OGILVIE J W L
Number of Countries: 081 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9909512	A1	19990225	WO 98US16877	A	19980813	199916	B
AU 9890198	A	19990308	AU 9890198	A	19980813	199929	
GB 2343039	A	20000426	WO 98US16877	A	19980813	200023	
			GB 20002110	A	20000131		
GB 2343039	B	20010613	WO 98US16877	A	19980813	200134	
			GB 20002110	A	20000131		

Priority Applications (No Type Date): US 9836621 A 19980307; US 9756615 P
19970820
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 9909512   A1 E 42 G06K-009/00
    Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
    CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
    LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
    TR TT UA UG UZ VN YU ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9890198   A   Based on patent WO 9909512
GB 2343039   A   G07F-007/00 Based on patent WO 9909512
GB 2343039   B   G07F-007/00 Based on patent WO 9909512

Abstract (Basic): WO 9909512 A1
      NOVELTY - The system identifies means of identifying an individual,
    e.g. for use as a security code in a computer or **bank** teller machine.
    One or more inherent characteristics are identified and the individual
    tested with them. These may be pattern recognition tests, pattern
    completion, typing rhythms or others. Having performed the tests they
    are evaluated to ensure that they acceptably uniquely identify the
    individual. The test can later be applied with other measures to
    identify the person.
      USE - Identification for security purposes
      ADVANTAGE - Use inherent features of individual for identification
    using normal computer and without needing expensive additional hardware
    or items that a person must carry or remember.
      DESCRIPTION OF DRAWING(S) - Inherent characteristic identifier
      Identification of suitable test (200)
      Combining and using test for identification (202)
      pp; 42 DwgNo 2/11
Title Terms: PERSON; INHERENT; CHARACTERISTIC; IDENTIFY; SECURE; PURPOSE
Derwent Class: S05; T01
International Patent Class (Main): **G06K-009/00** ; G07F-007/00
International Patent Class (Additional): G06F-001/00; G07C-009/00
File Segment: EPI

 23/5/7   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010136769   **Image available**
WPI Acc No: 1995-038020/199506
XRPX Acc No: N95-030082
  **Automatic pattern recognition and feature mask generating systems - forms
  zonal features and anti features having positive and** negative   feature
  factors from training data set
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: MAIER U; RUPPERT W
Number of Countries: 003 Number of Patents: 003
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week

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EP 632404      A1  19950104  EP 93110481    A  19930701  199506  B
EP 632404      B1  19971229  EP 93110481    A  19930701  199805
DE 69315990    E   19980205  DE 615990      A  19930701  199811
                             EP 93110481    A  19930701
```

Priority Applications (No Type Date): EP 93110481 A 19930701
Cited Patents: US 4887303; US 5204914
Patent Details:
```
Patent No   Kind Lan Pg   Main IPC      Filing Notes
EP 632404      A1 E  15 G06K-009/64
   Designated States (Regional): DE FR GB
EP 632404      B1 E  26 G06K-009/64
   Designated States (Regional): DE FR GB
DE 69315990    E        G06K-009/64   Based on patent EP 632404
```

Abstract (Basic): EP 632404 A
       The system for pattern recognition uses a system for generating
   feature masks being used in the pattern recognition process. The mask
   generation utilises pieces covering a master and sample pattern and
   pieces not covering the area of the master and sample pattern. This
   forms zonal features and anti features having positive and **negative
   feature** factor values as well as incorporating different weighting
   factors.
       The system allows a fully automatic feature generation technique
   and allows training of new character classes in a very short time. For
   each meaning class, the different shaped classes are generated
   statistically and the weighted zonal positive features are derived. In
   parallel there are weighted anti features trained which increase the
   accuracy of classification substantially.
       ADVANTAGE - System implements classifier of high accuracy for
   recognition of characters with low print quality according to
   banking requirements.
       Dwg.4/10
Title Terms: AUTOMATIC; PATTERN; RECOGNISE; FEATURE; MASK; GENERATE; SYSTEM
   ; FORM; ZONE; FEATURE; ANTI; FEATURE; POSITIVE; NEGATIVE; FEATURE; FACTOR
   ; TRAINING; DATA; SET
Derwent Class: T01; T04
International Patent Class (Main): **G06K-009/64**
International Patent Class (Additional): **G06K-009/62**
File Segment: EPI

 23/5/8   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

008121956
WPI Acc No: 1990-008957/199002
XRPX Acc No: N90-006899
   **LC card transactions processing appts. - has card reader-writer, IC card
   section, data process unit and communication control unit**
Patent Assignee: OKI ELECTRIC IND CO LTD (OKID)
Inventor: HIRATA H; TAKIZAWA T
Number of Countries: 004 Number of Patents: 004
Patent Family:
```
Patent No      Kind    Date      Applicat No    Kind    Date      Week
EP 348932      A    19900103  EP 89111756    A    19890628  199002  B
AU 8937102     A    19900517                                199026
EP 348932      B1   19950510  EP 89111756    A    19890628  199523
DE 68922531    E    19950614  DE 622531      A    19890628  199529
                             EP 89111756    A    19890628
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Priority Applications (No Type Date): JP 88158079 A 19880628
Cited Patents: A3...9048; EP 177900; EP 49650; FR 2600444; FR 2606905;
   No-SR.Pub
Patent Details:
```
Patent No   Kind Lan Pg   Main IPC     Filing Notes
EP 348932      A  E  29
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Designated States (Regional): DE FR GB
EP 348932   B1 E   5 G07F-007/10
   Designated States (Regional): DE FR GB
DE 68922531   E   G07F-007/10   Based on patent EP 348932

Abstract (Basic): EP 348932 A
        The processing apparatus has a card reader/writer (21) for
    selectively reading the card data out of the card and writing data in
    the card, a data processing unit (10) for executing predetermined
    processing on the basis of the card data, a program board mounting
    section (72) for removably mounting a program board (22) that stores a
    program particular to a **party associated** with the card.
        The card reader/writer is constituted by an IC card section and a
    magnetic stripe card section. The IC card section and the magnetic
    strip card section write data in and read data out of an IC card and a
    magnetic stripe card, respectively. Specifically, the IC card section
    is implemented as a circuit capable of making contact with a terminal
    of an IC card to thereby read and write data in the IC card via the
    terminal. The magnetic stripe card section is configured as a circuit
    having a magnetic head which senses magnetic strips that are provided
    on a magnetic card.
        ADVANTAGE - Does not limit usable area available on IC card.
        1/10
Title Terms: LC; CARD; TRANSACTION; PROCESS; APPARATUS; CARD; READ; WRITING
    ; IC; CARD; SECTION; DATA; PROCESS; UNIT; COMMUNICATE; CONTROL; UNIT
Derwent Class: T01; T04; T05
International Patent Class (Additional): G06F-009/04; **G06K-009/00** ;
    G07F-007/10
File Segment: EPI

 23/5/9   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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007275792
WPI Acc No: 1987-272799/198739
XRPX Acc No: N87-204309
    High security locking system for motor vehicle - has programmable
    security device for recognition of user characteristic such as thumbprint
    retinal image or voice pattern
Patent Assignee: COCKBURN J B (COCK-I)
Inventor: COCKBURN J B
Number of Countries: 015   Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 239388	A	19870930	EP 87302584	A	19870325	198739	B
US 5055658	A	19911008	US 90513035	A	19900423	199143	N
EP 239388	B1	19930317	EP 87302584	A	19870325	199311	
DE 3784750	G	19930422	DE 3784750	A	19870325	199317	
			EP 87302584	A	19870325		
CA 1319521	C	19930629	CA 571146	A	19880705	199332	N

Priority Applications (No Type Date): GB 867338 A 19860325; CA 571146 A
    19880705; US 90513035 A 19900423
Cited Patents: DE 2005786; FR 2343292; FR 2432858; US 3383657; US 4095739;
    US 4338025; WO 8002711; WO 8203286
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 239388	A	E	7		

    Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

EP 239388	B1	E	7	G07C-009/00	

    Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

| DE 3784750 | G | | | G07C-009/00 | Based on patent EP 239388 |
| CA 1319521 | C | | | E05B-049/00 | |

Abstract (Basic): EP 239388 A
        A locking device (1) incorporates the ignition switch and steering

lock of the vehicle and, if the vehicle has a centralised locking
system, includes the door and boot locks. A master key (3) on a
plastics card cooperates with a computing device (2) for programming
the device. The master key and slave keys (4) are supplied to the
purchaser in a sealed container. The purchaser inserts the master key
in the appropriate slot of the locking device and actuates a reset
button (11) to detect any programme set in the device. A slave key (4)
is inserted into the device with the thumb of the purchaser pressed
over a window (7) of the key.
   An insert button is pressed and the computing device programmes
itself to recognise the slave key in combination with the authorised
user's thumb print.
   USE/ADVANTAGE - Motor vehicles, hotel rooms, **bank** strongrooms,
boats, caravans, computer terminals. Enhanced security.
   1/3
Title Terms: HIGH; SECURE; LOCK; SYSTEM; MOTOR; VEHICLE; PROGRAM; SECURE;
  DEVICE; RECOGNISE; USER; CHARACTERISTIC; RETINA; IMAGE; VOICE; PATTERN
Derwent Class: Q47; T05; X25
International Patent Class (Main): E05B-049/00; G07C-009/00
International Patent Class (Additional): **G06K-005/00** ; **G06K-007/01**
File Segment: EPI; EngPI

 23/5/10   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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004776448
WPI Acc No: 1986-279789/198643
XRPX Acc No: N86-209077
 Recognition system for personal   features **- digitises and compresses
 analog picture signals onto card for reading and regenerating picture on
 display**
Patent Assignee: MATSUSHITA ELECTRIC WORKS LTD (MATW)
Inventor: AKIYAMA K; NAKAO T; YASUDA A; YUASA H
Number of Countries: 005 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 3610074	A	19861016	DE 3610074	A	19860325	198643	B
GB 2173970	A	19861022	GB 866514	A	19860317	198643	
FR 2579346	A	19860926				198645	
US 4703347	A	19871027	US 86840747	A	19860318	198745	
GB 2173970	B	19880928				198839	
DE 3610074	C	19881201				198848	
CA 1252878	A	19890418				198920	

Priority Applications (No Type Date): JP 8560002 A 19850325
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 3610074	A		22		

Abstract (Basic): DE 3610074 C
   The system converts an image of a person into digital form and
writes it onto a card. The data on the card is read whenever the card
is used. The digitising device digitises an analog image of the
person's picture depending on the brightness of the analog image of the
person's picture depending on the brightness of the analog picture
before writing the digital image data onto the card and compresses the
image data.
   The read device expands the image data from the card and converts
it into an analog image. A display screen makes the expanded analog
image visible. The digitising and compressing device compresses pixels
differing from the changed pixels of the image data as zero pixels.
   USE - Security or identity card, used with camera and image
recognition in automated cash dispenser. (22pp Dwg.No.1/3)
Title Terms: RECOGNISE; SYSTEM; PERSON; FEATURE; DIGITAL; COMPRESS;
  ANALOGUE; PICTURE; SIGNAL; CARD; READ; REGENERATE; PICTURE; DISPLAY
Derwent Class: P76; T04; T05

International Patent Class (Additional): B42D-015/02; G06K-009/36 ;
   G06K-019/06 ; G07F-007/10; G11B-005/80; G11C-007/00; G11C-017/00;
   H04N-001/41; H04N-007/18
File Segment: EPI; EngPI

DIALOG(R)File 347:JAPIO

07164253   **Image available**
MEASURING   METHOD   AND   SELLING   METHOD   USING   CLOTH   MEASURING   AND
FRACTIONALIZING OPERATION PROGRAM SOFTWARE

PUB. NO.:   2002-032637 [JP 2002032637 A]
PUBLISHED: January 31, 2002 (20020131)
INVENTOR(s):   FURUNO SHIGERU
APPLICANT(s):   FURUNO SHIGERU
APPL. NO.:   2000-249034 [JP 2000249034]
FILED: July 15, 2000 (20000715)
INTL CLASS: G06F-017/60

ABSTRACT
PROBLEM TO BE SOLVED: To provide a cloth selling method effectively using
cloth measuring operation program software efficient for consumers.

SOLUTION: When a consumer 1 uses a communication means 2 to access a
commodity application file sponsored by a distributor 3 as shown by 6 and
uses program software, where the distributor has preliminarily set a unit,
to input the request quantity of cloth as shown by 7, program software
performs operation as shown by 8. A result 9 is outputted as the purchase
quantity, the amount of **money** for **purchase** , etc., in the unit of kg, g,
t, m, cm, m2, or the like as shown by 10. When the consumer confirms the
result and fills a **personal**   **attribute** column and operates a
transmission button to make an application after the result is outputted to
a picture as shown by 11, the distributor 3 measures cloth by the quantity
requested by the consumer 1 and sells it.

DIALOG(R)File 350:Derwent WPIX

014309975
WPI Acc No: 2002-130678/200217
XRPX Acc No: N02-098581
  Computer implemented **method of automatically compliance checking**
  transactions on request by receiving a request and assessing a compliance
  rule selected in accordance with a stored profile of the requesting party
Patent Assignee: GOLDMAN SACHS & CO (GOLD-N); HOM G (HOMG-I); PRASAD T
  (PRAS-I); REICH H (REIC-I)
Inventor: HOM G; PRASAD T; REICH H
Number of Countries: 095 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200195225	A1	20011213	WO 2001US18654	A	20010608	200217	B
AU 200166802	A	20011217	AU 200166802	A	20010608	200225	
US 20020059107	A1	20020516	US 2000210431	P	20000608	200237	
			US 2001877439	A	20010608		

Priority Applications (No Type Date): US 2000210431 P 20000608; US
  2001877439 A 20010608
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200195225	A1	E	38	G06F-017/60	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
    JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
    PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

| AU 200166802 | A | | | G06F-017/60 | Based on patent WO 200195225 |

US 20020059107 Al   G06F-017/60   Provisional application US 2000210431

Abstract (Basic): WO 200195225 A1
        NOVELTY - A list server provides access to lists of securities with
    trading restrictions and a rules engine processes compliance requests
    to determine whether the transaction is permissible based upon the
    relationship between the parties to the transaction. Compliance
    determinations are made using a set of rules and a compliance rule set
    which indicates which rules are to be evaluated and which is generated
    in accordance with a stored profile of the requesting user and their
    relationship with the other **party** to the transaction. The rules may
    be assigned priorities which determine how many rules are to be checked
    in any given case and in what order.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
    system for **performing** compliance checking.
        USE - Compliance checking **financial   transactions** .
        ADVANTAGE - Provides a fully automatic process which is fast and
    flexible.
        pp; 38 DwgNo 0/5
Title Terms: COMPUTER; **IMPLEMENT** ; METHOD; AUTOMATIC; COMPLIANT; CHECK;
    TRANSACTION; REQUEST; RECEIVE; REQUEST; ASSESS; COMPLIANT; RULE; SELECT;
    ACCORD; STORAGE; PROFILE; REQUEST; PARTY
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 25/5/3   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014299566   **Image available**
WPI Acc No: 2002-120270/200216
  Electronic commercial   transaction **paying system based on network**
Patent Assignee: DREAM DATA (DREA-N)
Inventor: BAEK S N
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
KR 2001082796	A	20010831	KR 20008118	A	20000221	200216	B

Priority Applications (No Type Date): KR 20008118 A 20000221
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001082796	A		1	G06F-017/60	

Abstract (Basic): KR 2001082796 A
        NOVELTY - An electronic **commercial   transaction** paying system
    based on a network is provided to manage a commodity paying price being
    generated at an electronic **commercial   transaction** of a computer
    user promptly on a network through a financial account of the
    corresponding user.
        DETAILED DESCRIPTION - A communication network(10) connects to a
    communication line between a plurality of client PCs(20) and an
    electronic **commercial   transaction** site(30) for a data communication
    related to a **political** donation thereto. The client PCs(20) have a
    communication environment for connecting to the electronic **commercial**
     transaction site(30) providing an electronic commercial service
    through the communication network(10). The client PCs(20) output user
    certification data inputted by a user in accordance with a
    predetermined form being provided from the electronic **commercial**
    transaction site(30), and **perform** a communication connection to the
    electronic **commercial   transaction** site(30). The client PCs(20)
    output a selection signal of a specific commodity to the electronic
    commercial   transaction site(30), and the electronic **commercial**
    transaction site(30) outputs predetermined form data to the
    corresponding client PC(20) and extracts a financial institution's
    account identified with the user's account in a price payment, and

connected to a financial settlement institution network(40) through the
corresponding financial account data, and progresses a connection to a
specific financial institution server(50). The electronic **commercial
transaction** site(30) outputs a requesting signal for automatically
paying user's commodity paying price of the corresponding client PC(20)
to a financial account of the electronic **commercial   transaction**
site(30).
        pp; 1 DwgNo 1/10
Title Terms: ELECTRONIC; COMMERCIAL; TRANSACTION; PAY; SYSTEM; BASED;
  NETWORK
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 25/5/4   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014218427   **Image available**
WPI Acc No: 2002-039125/200205
  Method for confirming speaker on the internet environment
Patent Assignee: KOREA ADV INST SCI & TECHNOLOGY (KOAD)
Inventor: JANG G J; JUN H S; OH Y H
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2001055168 A   20010704 KR 9956271   A   19991209 200205 B

Priority Applications (No Type Date): KR 9956271 A 19991209
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2001055168 A   1 G06F-017/00

Abstract (Basic): KR 2001055168 A
        NOVELTY - A method for confirming a speaker on the Internet
    environment is provided to embody a system having an effectiveness and
    a convenience on a security by extracting a **personal   characteristic**
    through a voice and using the **personal   characteristic** to a
    security.
        DETAILED DESCRIPTION - If a user speaks a voice to a personal
    computer(200) having an Internet phone, a packet loss of the voice
    speaking(100) is corrected by a packet loss compensating device(400)
    through an Internet phone(300). In addition, the voice speaking(100) is
    confirmed by a speaking confirming device(500) being mounted on an
    output unit of the Internet phone(300). Also, a user certification is
    performed by a server(600). If a speaking confirming system is
    provided to an output unit of the Internet phone and a voice loss by a
    packet loss is corrected, a system capable of **performing** a security
    certification in an electronic **commercial   transaction** may be
    developed.
        pp; 1 DwgNo 1/10
Title Terms: METHOD; CONFIRM; SPEAKER; ENVIRONMENT
Derwent Class: T01
International Patent Class (Main): G06F-017/00
File Segment: EPI

 25/5/5   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014036970   **Image available**
WPI Acc No: 2001-521183/200157
Related WPI Acc No: 2001-607330
XRPX Acc No: N01-386103
  Trusted time providing system for electronic commerce   transactions ,
  checks and updates internal clock of trusted local clock using trusted

third party clock by establishing communication them
Patent Assignee: DATUM INC (DATU-N)
Inventor: DOWD G L; ROBINSON D; TYO D; VAN DER KAAY E H
Number of Countries: 092 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200079348	A2	20001228	WO 2000US40168	A	20000608	200157	B
AU 200059371	A	20010109	AU 200059371	A	20000608	200157	

Priority Applications (No Type Date): US 99338074 A 19990623
Patent Details:

Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200079348 A2 E 30 G04G-000/00
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
    CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
    KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
    SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200059371 A   G04G-000/00   Based on patent WO 200079348

Abstract (Basic): WO 200079348 A2
        NOVELTY - The internal clock of trusted local clock (140) is
    checked by local master clock of trusted third party clock (150) using
    secure synchronization protocol (160). After checking, the trusted
    third party clock provides an information, based on which internal
    clock of trusted local clock is updated.
        DETAILED DESCRIPTION - The trusted third party clock and trusted
    local clock establish synchronized communication using secure
    synchronization protocol. The trusted third party clock checks the
    internal clock by analyzing time data transferred between trusted third
    party clock and trusted local clock. INDEPENDENT CLAIMS are also
    included for the following:
        (a) Remote clock controlling method using master clock;
        (b) Remote time stamp certification
        USE - For use in application server to **perform** electronic time
    stamp authentication in electronic **commerce   transactions** .
        ADVANTAGE - Secure time stamps at modest cost makes trusted time
    providing system a valuable asset to electronic commerce. Since secure
    synchronization protocol allows remote checking control and
    certification of internal clock using encryption, falsification of time
    stamp by hackers either attacking through communication channel or in
    collision with someone from within user's premises is prevented.
        DESCRIPTION OF DRAWING(S) - The figure shows block diagram of
    trusted time providing system, illustrating **interaction** between
    trusted third **party** clock and trusted local clock.
        Trusted local clock (140)
        Trusted third party clock (150)
        Secure synchronization protocol (160)
        pp; 30 DwgNo 1/8
Title Terms: TIME; SYSTEM; ELECTRONIC; TRANSACTION; CHECK; UPDATE; INTERNAL
 ; CLOCK; LOCAL; CLOCK; THIRD; PARTY; CLOCK; ESTABLISH; COMMUNICATE
Derwent Class: S04; T01; W01
International Patent Class (Main): G04G-000/00
File Segment: EPI

 25/5/6   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008121956
WPI Acc No: 1990-008957/199002
XRPX Acc No: N90-006899
  **LC card transactions processing appts. - has card reader-writer, IC card
  section, data process unit and communication control unit**
Patent Assignee: OKI ELECTRIC IND CO LTD (OKID)
Inventor: HIRATA H; TAKIZAWA T

Number of Countries: 004   Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 348932	A	19900103	EP 89111756	A	19890628	199002	B
AU 8937102	A	19900517				199026	
EP 348932	B1	19950510	EP 89111756	A	19890628	199523	
DE 68922531	E	19950614	DE 622531	A	19890628	199529	
			EP 89111756	A	19890628		

Priority Applications (No Type Date): JP 88158079 A 19880628
Cited Patents: A3...9048; EP 177900; EP 49650; FR 2600444; FR 2606905;
  No-SR.Pub
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 348932	A	E	29		

    Designated States (Regional): DE FR GB

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 348932	B1	E	5	G07F-007/10	

    Designated States (Regional): DE FR GB

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 68922531	E			G07F-007/10	Based on patent EP 348932

Abstract (Basic): EP 348932 A
     The processing apparatus has a card reader/writer (21) for
  selectively reading the card data out of the card and writing data in
  the card, a data processing unit (10) for executing predetermined
  processing on the basis of the card data, a program board mounting
  section (72) for removably mounting a program board (22) that stores a
  program particular to a **party associated** with the card.
     The card reader/writer is constituted by an IC card section and a
  magnetic stripe card section. The IC card section and the magnetic
  strip card section write data in and read data out of an IC card and a
  magnetic stripe card, respectively. Specifically, the IC card section
  is **implemented** as a circuit capable of making contact with a terminal
  of an IC card to thereby read and write data in the IC card via the
  terminal. The magnetic stripe card section is configured as a circuit
  having a magnetic head which senses magnetic strips that are provided
  on a magnetic card.
     ADVANTAGE - Does not limit usable area available on IC card.
     1/10
Title Terms: LC; CARD; TRANSACTION; PROCESS; APPARATUS; CARD; READ; WRITING
 ; IC; CARD; SECTION; DATA; PROCESS; UNIT; COMMUNICATE; CONTROL; UNIT
Derwent Class: T01; T04; T05
International Patent Class (Additional): G06F-009/04; G06K-009/00;
  G07F-007/10
File Segment: EPI

DIALOG(R)File 347:JAPIO

02025140   **Image available**
PHOTOGRAPHIC RECORDING CONTROL METHOD

PUB. NO.:   61-239240 [JP 61239240 A]
PUBLISHED: October 24, 1986 (19861024)
INVENTOR(s):   TERASHITA TAKAAKI
APPLICANT(s):   FUJI PHOTO FILM CO LTD [000520] (A Japanese Company or
                Corporation), JP (Japan)
APPL. NO.:   60-079408 [JP 8579408]
FILED: April 16, 1985 (19850416)
INTL CLASS: [4] G03B-027/72
JAPIO CLASS: 29.1 (PRECISION INSTRUMENTS -- Photography & Cinematography)
JOURNAL: Section: P, Section No. 556, Vol. 11, No. 84, Pg. 112, March
                13, 1987 (19870313)

                          ABSTRACT
PURPOSE: To control a printer quantitatively by using characteristic data
of **negative** materials and **characteristic** data of recording materials to
control unifically a system which **determines** the **exposure** and a picture
analyzing system which analyzes pictures on a negative film.
CONSTITUTION: Data of a photometric means 10 is subjected to data
conversion in a data converting part 13 by a **negative** materials
characteristic control part 11 and is subjected to picture analysis in a
picture **analyzing** means 15 to obtain an **exposure** compensating quantity.
This result and the value converted in a data converting part 14 are used
to **determine** the **exposure** in a recording condition **determining** part
16 by a recording materials characteristic control part 12; and exposure is
performed in an exposure means 17 in accordance with this value. Data
conversion conditions of data converting parts 13 and 14 are controlled by
the **negative** materials **characteristic** control part 11.

DIALOG(R)File 350:Derwent WPIX

013422639
WPI Acc No: 2000-594582/200056
XRAM Acc No: C00-177645
  **Polynucleotides encoding purH-biallelic markers, useful for diagnosing,
  prognosing, preventing and treating cancers and prostate tumors**
Patent Assignee: GENSET (GEST); GENSET SA (GEST)
Inventor: BLUMENFELD M; BOUGUELERET L; CHUMAKOV I; COHEN-AKENINE A
Number of Countries: 091 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200056924	A2	20000928	WO 2000IB404	A	20000322	200056	B
AU 200033193	A	20001009	AU 200033193	A	20000322	200103	
EP 1165835	A2	20020102	EP 2000911203	A	20000322	200209	
			WO 2000IB404	A	20000322		

Priority Applications (No Type Date): US 99125961 P 19990324
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
WO 200056924	A2 E 198	C12Q-001/68	

   Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
   CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
   KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
   SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

| AU 200033193 | A | | C12Q-001/68 | Based on patent WO 200056924 |
| EP 1165835 | A2 E | | C12Q-001/68 | Based on patent WO 200056924 |

   Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

Abstract (Basic): WO 200056924 A2
        NOVELTY - Nucleic acids encoding purH-biallelic markers and methods
of using them for diagnosing, prognosing, preventing and treating
cancers and prostate tumors, are new.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
following:
        (1) a polynucleotide (I) comprising a contiguous span of at least
12 nucleotides from a defined 41684 nucleotide sequence (N1) given in
the specification (or the complement of N1) (27 sequences of
nucleotides are given in the specification, e.g. nucleotides 1-1587 and
40846-41587);
        (2) a polynucleotide (II) comprising a contiguous span of at least
12 nucleotides from a defined 1965 nucleotide sequence (N2) given in
the specification, and which comprises a G at positions 424 and 1520;
        (3) a polynucleotide (III) comprising a contiguous span of at least
12 nucleotides from one of 19 defined nucleotide sequences ((N3)-(N21))
given in the specification;
        (4) a polynucleotide (IV) encoding a polypeptide comprising a
contiguous span of at least 6 amino acids from a defined 592 amino acid
sequence (A1) given in the specification, and which comprises a serine
residue at position 116 of A1;
        (5) an array (V) of polynucleotides comprising at least one (IV);
        (6) recombinant vectors ((Iv), (IIv), (IIIv) and/or (IVv))
comprising (I), (II), (III) and (IV) (respectively));
        (7) host cells comprising (I), (II), (III), (IV), (Iv), (IIv),
(IIIv) and/or (IVv);
        (8) a non-human host animal or mammal comprising (Iv), (IIv),
(IIIv) and/or (IVv);
        (9) a method (Meth1) of genotyping, comprising determining the
identity of a nucleotide at a purH-related biallelic marker (or its
complement) in a biological sample;
        (10) a method (Meth2) of estimating the frequency of an allele in a
population comprising:
        (a) genotyping individuals from the population for the biallelic
marker via Meth1; and
        (b) determining the proportional representation of the biallelic
marker in the population;
        (11) a method (Meth3) of detecting an association between a
genotype and a trait, comprisinga) determining the frequency of at
least 1 purH-related biallelic marker in a trait positive population
via Meth2;
        (b) determining the frequency of the biallelic marker in a control
population via Meth2; and
        (c) determining whether a statistically significant association
exists between the genotype and the trait;
        (12) a method (Meth4) of estimating the frequency of a halotype for
a set of biallelic markers in a population, comprising:
        (a) genotyping at least 1 purH-related biallelic marker via Meth1
for each individual in a population;
        (b) genotyping a second biallelic marker by determining the
identity of the nucleotides at the second biallelic marker for both
copies of the second biallelic marker present in the genome of each
individual in the population; and
        (c) applying a halotype determination method to the identities of
the nucleotides determined in steps (a) and (b) to obtain an estimate
of the frequency;
        (13) a method (Meth5) of detecting an association between an
halotype and a trait, comprising:
        (a) estimating the frequency of at least 1 halotype in a trait
positive population via Meth4;
        (b) estimating the frequency of the halotype in a control
population via Meth4; and
        (c) determining whether a statistically significant association
exists between the halotype and the trait;
        (14) a method (Meth6) of **determining** whether an individual is at
risk of developing cancer or prostate cancer, comprising:

(a) genotyping at least 1 purH-related biallelic marker via Meth1; and

(b) correlating the result of step (a) with a risk of developing prostate cancer;

(15) a diagnostic kit comprising (III), (III) and/or (IV) (optionally attached to a solid support and/or comprising a label);

(16) the use of a polynucleotide comprising a contiguous span of at least 12 nucleotides from sequences N1, N2, N3-N21 (or their complements) for determining the identity of a nucleotide at a purH-related biallelic marker;

(17) an antibody that selectively binds to a group-bearing fragment of (IV), which comprises a serine at amino acid position 116;

(18) a computer readable medium (CRM) storing (I), (II), (III) and/or (IV) (or their complements);

(19) a computer system comprising a processor and a data storage device comprising the CRM;

(20) a method (Meth7) for comparing a sequence to a reference sequence, comprising:

(a) using a computer program that compares sequences to read the sequence and the reference sequence; and

(b) determining differences between the sequence and reference sequences with the computer program (the sequence is selected from (I), (II), (III) and/or (IV) (or their complements)); and

(21) a method (Meth8) for screening candidate molecules for the ability to modulate the expression of the purH gene, comprising:

(a) cultivating a prokaryotic or eukaryotic cell that has been transformed with a nucleotide sequence encoding purH protein (variant or fragment), under the control of its own promoter;

(b) bringing the cell into contact with the candidate compound; and

(c) quantifying the expression of the purH protein.

ACTIVITY - Cytostatic.

No data given.

MECHANISM OF ACTION - Gene therapy; Antisense inhibition; Antibody inhibition.

USE - The nucleic acids and the protein they encode may be used in the prevention, treatment and diagnosis of diseases associated with inappropriate purH expression, e.g. cancers, especially prostate tumors. For example, the nucleic acids and polypeptides may be used to treat disorders associated with decreased purH expression. Nucleic acids or vectors may be administered to treat diseases by rectifying mutations or deletions in a patient's genome that affect the activity of purH by expressing inactive proteins or to supplement the patients own production of purH polypeptides. Also, the polynucleotides may be used to produce purH, according to standard recombinant DNA methodology. Conversely, antisense nucleic acid molecules may be used to down regulate purH expression by binding with the cells own purH genes and preventing their expression. The nucleic acids and their complements may also be used as DNA probes in diagnostic assays (e.g. polymerase chain reactions (PCR)) to detect and quantitate the presence of similar nucleic acid sequences in samples, and hence which patients may be in need of restorative therapy. They may also be used to study the expression and function of purH polypeptides and their role in metabolism through the production of transgenic and knock-out animals.

The purH polypeptides may be used as antigens in the production of antibodies against purH and in assays to identify modulators (agonists and antagonists) of purH expression and activity. The anti-purH antibodies and purH antagonists may also be used to down regulate purH expression and activity. The anti-purH antibodies may also be used as diagnostic agents for detecting the presence of purH polypeptides in samples (e.g. by enzyme linked immunosorbant assay (ELISA)).

pp; 198 DwgNo 0/9

Title Terms: ENCODE; MARK; USEFUL; DIAGNOSE; PREVENT; TREAT; CANCER; PROSTATE

Derwent Class: B04; D16

International Patent Class (Main): C12Q-001/68

File Segment: CPI

26/5/3   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

004106026
WPI Acc No: 1984-251567/198441
XRPX Acc No: N84-187891
  **Exposure control for photographic printer - has stepped test negative and
  test print is scanned in four channels**
Patent Assignee: NORITSU KENKYU CENTER CO (NORI-N)
Inventor: IKEURA H; NISHIDA S
Number of Countries: 006 Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 3410245	A	19841004	DE 3410245	A	19840321	198441	B
FR 2543317	A	19840928				198444	
GB 2139774	A	19841114	GB 847474	A	19840322	198446	
US 4611918	A	19860916	US 84590142	A	19840316	198640	
GB 2139774	B	19861008				198641	
CA 1214350	A	19861125				198652	
DE 3410245	C	19871210				198749	
IT 1173884	B	19870624				199023	

Priority Applications (No Type Date): JP 83109309 A 19830620; JP 8347978 A
  19830324
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 3410245	A		29		

Abstract (Basic): GB 2139774 A
      A method for **determining** the optimum **exposure** conditions for
  photographic colour printing from a colour negative or transparency
  using given colour photographic material, which method comprises: (a)
  providing a colour printer having four series of exposure condition
  correction keys, namely overall density, yellow, magenta and cyan
  correction keys, each series of keys providing a plurality of uniformly
  increasing and **decreasing exposure** correction factors (including
  zero correction factors); (b) preparing a plurality of test prints from
  a standard colour transparency or negative using the said printer and
  given colour photographic material under different exposure conditions
  including exposure conditions in which one of the said exposure
  condition correction keys is set at an exposure correction factor other
  than zero with the remaining said exposure condition correction factors
  being set at zero; (c) comparing the overall yellow, magenta and cyan
  densities of the test prints with those of a standard colour print
  produced by any suitable method; the different exposure conditions for
  the test prints being chosen such that a change in optical density per
  unit change of correction key can be determined for each colour
  component; and (d) using the said comparison to **determine** the
  exposure condition correction key settings required to produce a print
  from any colour transparency or **negative** of **quality** for the said
  colour transparency or negative equivalent to that of the standard
  print using the said printer and given colour photographic material.
      DE 3410245 A
      The test negative has stepped densities in each of the three base
  colours and a shading strip. The exposed- and processed test negative
  is scanned in the four parameters and an automatic correction signal is
  derived for each parameter to regulate the automatic printer.
      The stepped regions have indices corresponding to set correction
  steps in the filter settings for each channel. The control compensates
  for differences in the paper quality, especially when the paper ages.
      USE - Photographic printers.
      0/3
Title Terms: EXPOSE; CONTROL; PHOTOGRAPH; PRINT; STEP; TEST; NEGATIVE; TEST
  ; PRINT; SCAN; FOUR; CHANNEL
Derwent Class: P82; S06
International Patent Class (Additional): B41M-000/00; G01J-003/51;
  G03B-027/72; G03C-005/02

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2/5/1   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00928432
AUTOMATED   POLITICAL   RISK MANAGEMENT
GESTION AUTOMATISEE DES RISQUES POLITIQUES
Patent Applicant/Assignee:
  GOLDMAN SACHS & CO, One New York Plaza, New York, NY 10004, US, US
    (Residence), US (Nationality)
Inventor(s):
  LAWRENCE David , 85 Broad Street, New York, NY 10004, US
Legal Representative:
  FELLER Mitchell S (agent), Clifford Chance Rogers & Wells LLP, 200 Park
    Avenue, New York, NY 10166-0153, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200261663 A2 20020808 (WO 0261663)
  Application: WO 2002US1016 20020115 (PCT/WO US0201016)
  Priority Application: US 2001772427 20010130
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06K
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 5867

English Abstract
  A risk management method and system for facilitating analysis and
  quantification of risk associated with **politically** exposed persons is
  disclosed. A computerized **political** risk management system maintains a
  database relating individuals to **politically** sensitive positions and
  world events. A rating system is used to assess risk based upon criteria
  such a position held, historical data and/or interpretation of world
  events. The system can generate a risk quotient or other rating based
  upon a weighted algorithm applied to the criteria. The risk quotient is
  indicative of risk associated with an account. Actions commensurate with
  a risk quotient can be presented to an institution to help the
  institution properly manage risk associated with a **politically** exposed
  person. A log or other stored history can be created such that
  utilization of the system can mitigate adverse effects relating to a
  problematic account. Mitigation can be accomplished by demonstrating to
  regulatory bodies, shareholders, news media and other interested parties
  that corporate governance is being addressed through tangible risk
  management processes.

French Abstract
  L'invention concerne un procede de gestion des risques et un systeme
  destine a faciliter l'analyse et la quantification des risques associes a
  des personnes politiquement exposees. Un systeme de gestion des risques
  politiques informatise gere une base de donnees associant des individus a
  des positions politiquement sensibles et des evenements reels. Un systeme
  de cotation est utilise afin d'estimer les risques fondes sur des
  criteres tels qu'une position tenue, des donnees historiques et/ou
  l'interpretation d'evenements reels. Le systeme produit un quotient de
  risque ou d'autres cotations fondees sur un algorithme pondere applique
  aux criteres. Le quotient de risque est indicateur du risque associe a un
  compte. Les actions tenant compte d'un quotient de risque sont presentee
  a une institution afin de l'aider a gerer de facon appropriee les risques
  associes a une personne politiquement exposee. Un registre ou autre

historique stocke est cree de sorte que l'utilisation du systeme puisse
minimiser les effets defavorables lies a un compte problematique. Cette
minimisation est accomplie par demonstration aux organes de
reglementation, aux actionnaires, aux medias d'information et autres
parties interesses que le gouvernement d'entreprise a ete adresse via des
procedes de gestion des risques corporels.

Legal Status (Type, Date, Text)
Publication   20020808 A2 Without international search report and to be
                     republished upon receipt of that report.

15/5/1
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01659258   DOCUMENT TYPE: Product

PRODUCT NAME: FlexTool (EFM) 2.0 (659258)

Flexible Intelligence Group LLC (625736)
400 Stone River Rd
Tuscaloosa, AL 35486-1755 United States
TELEPHONE: (205) 345-5166

RECORD TYPE: Directory

CONTACT: Sales Department

FlexTool (EFM) 2.0 is an evolutionary fuzzy modeling system. Evolution
fuzzy modeling (EFM), combines the **uncertainty** handling capabilities,
qualitative reasoning capabilities and robust and efficient performance
characteristics of fuzzy systems (FS) with the evolutionary learning
capabilities of genetic algorithms (GA). Applications range from
mathematics and engineering sciences to medicine and **political** sciences.
GAS evolve optimum fuzzy membership, function parameters and rule structure
through a genetic learning procedure. The product suite includes EFM, GA
and FS. Unique features include: (1) the ability to evolve multiple fuzzy
models using the EF MCN algorithm; (2) FlexTune for fine tuning membership
function parameters; and (3) the Linguistic Mapper.

DESCRIPTORS: Math Packages; Fuzzy Logic; CAE; Engineering; **Financial**
    Analysis; Artificial Intelligence; Expert Systems

HARDWARE: IBM PC & Compatibles; UNIX
OPERATING SYSTEM: Windows; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mini; Micro; Workstation
POTENTIAL USERS: Engineering, Finance, Academic
DATE OF RELEASE: 01/95
PRICE: $369.95; $295.96 - academic price

NUMBER OF INSTALLATIONS: 50
DOCUMENTATION AVAILABLE: User manuals
TRAINING AVAILABLE: On-site training; training; online support; technical
    support
OTHER REQUIREMENTS: MATLAB 4.2+ required
SERVICES AVAILABLE: Consulting
REVISION DATE: 971226

15/5/2
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01043711   DOCUMENT TYPE: Product

PRODUCT NAME: World Markets Country Analysis (043711)

World Markets Research Centre (676242)
Cardinal Tower 12 Farrington Rd
London, EC1M 3NN United Kingdom
TELEPHONE: ( ) 207-5262400

RECORD TYPE: Directory

CONTACT: Sales Department

World Markets Country Analysis from World Markets Research Centre is an
online market research and economic analysis tool. It assists businesses to

make informed global business decisions by providing them with continually updated country reports that detail the **political** , economic, legal, tax, and operational and security environments of 185 emerging and developed countries. World Markets Country Analysis also performs daily analysis of the information gathered in the country reports and provides businesses with **risk** ratings that predict the global **risks** and opportunities of their industry. Additionally, it sends targeted e-mail notifications of significant developments. World Markets Country Analysis delivers a comprehensive overview of global business affairs, warns businesses of possible upcoming crises, and performs detailed data analysis of the situations of 185 countries.

DESCRIPTORS: News Services; Market Research; Globalization; **Financial** Institutions; Alerts; Economic Analysis; Foreign Exchange; **Risk** Analysis

HARDWARE: Hardware Independent
OPERATING SYSTEM: Open Systems
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation
POTENTIAL USERS: International Business, Financial Institutions
PRICE: Available upon request

REVISION DATE: 020101

 15/5/3
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00123793   DOCUMENT TYPE: Review

PRODUCT NAMES: Biometrics   (830213)

TITLE: Biometrics Eyes the Enterprise: As costs plummet and security fears..
AUTHOR: Gaudin, Sharon
SOURCE: Network World,   v17 n19 p129(2) May 8, 2000
ISSN: 0887-7661
HOMEPAGE: http://www.nwfusion.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Biometrics offers a security solution for companies that are either unaware of security holes entirely or of the severity of security **exposure** . Biometrics, in which **personal** physical **characteristics** are used to identify authorized users, is likely to be used in most corporate networks within the next two to four years. Biometric technology products take measurements, such as hand bones' weight and length, and store the data, which is frequently called minutiae. When a user scans a hand or other physical characteristic, a new mapping of the body part is generated and compared with the stored data. Access is either allowed or prevented based on the ways in which patterns unique to each person match. Biometrics is attractive to many companies, including **financial** services providers since stock trading companies require very powerful and accurate security procedures. One factor favorable to expansion of biometric security deployment is a substantial reduction in cost over the last few years. For instance, a standalone fingerprint reader might have cost between $2,000 and $3,000 two years ago, but now sells for under $100. According to analysts, fingerprint scanning is the most popular method, followed by hand geometry and then by face and iris scanning. MasterCard International gives employees access to many resources, including buildings and networks, based on identification cards with intelligent embedded chips that store fingerprint information. The city of Oceanside, California, authenticates 90 percent of users with biometric fingerprint devices and is saving both **money** and staff resources.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Biometrics; Computer Security; Network Administration;
    Network Software; System Monitoring
REVISION DATE: 20020630

15/5/4
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00113062   DOCUMENT TYPE: Review

PRODUCT NAMES: Data Warehouses   (834289)

TITLE: Decision Support for Small Businesses
AUTHOR: Cook, Rick
SOURCE: MicroTimes, p138(4) Oct 7, 1998
HOMEPAGE: http://www.microtimes.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Decision support requires a well-designed data warehouse. There are many
applications that can draw against a data warehouse, for example,
financial institutions use them to spot trends, reduce **risks** , and
develop new products and services. Data warehouses were first created to
circumvent the problem of having information scattered throughout multiple
databases. The data warehouse takes data from different sources, cleanses
it, and stores it in a database that is designed specifically for analysis,
instead of transaction processing. This makes it much easier to mine data
using a variety of tools, such as spreadsheets or neural nets. The
three-year return on investment in a data warehouse averages 400 percent,
and the projects pay for themselves within a year. However, the downside is
that 70 percent of data.warehousing projects fail, and implementation can
be costly and time-consuming. The biggest reason that data warehousing
projects fail is that they are so versatile and have so much potential,
companies sometimes try to solve too many problems at once, instead of
identifying one business problem at a time. The initial specification needs
to be more limited, and growth should occur gradually. It is best to start
with a clearly defined problem, and solve only that problem. Another reason
they fail is lack of support. Because it encompasses the entire enterprise,
there are often **political** issues to be resolved in acceptance of a data
warehouse.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Data Mining; Data Warehouses; Decision Support Systems;
    Information Retrieval
REVISION DATE: 20010530

15/5/5
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00110260   DOCUMENT TYPE: Review

PRODUCT NAMES: EIU Country Risk Service on Disc   (713295

TITLE: EIU Country Risk Service on disc
AUTHOR: McKay, Duncan
SOURCE: Information World Review,   v138 p26(1) Jul/Aug 1998
ISSN: 0950-9879
HOMEPAGE: http://www.iwr.co.uk

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

SilverPlatter's EIU Country **Risk** Service on Disc offers country **risk**
analysis for about 97 highly indebted countries. The informational content
of the database is good, but the complex pricing structure for differing
formats may make the product impractical for some users. Five discs provide
information for Europe, Asia-Pacific, Sub-Saharan Africa, Latin America,
and Middle East/North Africa. The disc reviewed is the Middle East/North
Africa regional disc for 1995-October 1997. 108 economic indicators are
shown, with six years of historic data describing economic structure,
external debt, and external trade. Data comes from official sources and EIU
estimates. Narrative reports by EIU staff describing **political   risk** ,
fiscal policy, **monetary** policy, growth policy, prices/exchange rate
issues, current account prospects, debt outlook, and specific investment
risks . SilverPlatter's WinSPIRS software is required on a minimum platform
consisting of a Pentium machine with Windows 95. Hard-copy documentation is
comprehensive, and the default search screen uses three blocks: search
strategy input, search history, and search results. Users can employ search
limits in five of eight fields; six operators help with searching. When the
Contents button is used, the database is displayed as a book. Users can
download information, with files in TXT format.

COMPANY NAME: SilverPlatter Information Inc   (475858)
SPECIAL FEATURE: Charts
DESCRIPTORS: Content Providers; Economic Analysis; Foreign Exchange; IBM
    PC & Compatibles; Investment Analysis; Windows
REVISION DATE: 20000830

15/5/6
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00107160   DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Firefly Network Inc   (864242); Company--Microsoft
Corp   (850195)

TITLE: **Firefly Buy Sheds Light On Privacy Issue**
AUTHOR: Karpinski, Richard
SOURCE: InternetWeek,   v710   p1(2) Apr 13, 1998
ISSN: 0746-8121
HOMEPAGE: http://www.internetwk.com

RECORD TYPE: Review
REVIEW TYPE: Company

Microsoft's announcement of intention to purchase Firefly Network for an
undisclosed sum has put Microsoft at the center of the Internet privacy
issue. Companies using the World Wide Web to carry on electronic **commerce**
have to show that they can effectively guarantee users' privacy on the
Internet, or **risk** having the government step in with harsh regulations
that could thwart Internet **commerce** . IT managers have to find the proper
tools to assuage users' concerns. Firefly should give Microsoft advanced
personalization technology, as well as quick expertise in the Platform for
Privacy Preferences (P3P) project. P3P is the World Wide Web Consortium's
evolving response to the need to gather personal user data while retaining
privacy. A spokesman for a Firefly customer says that consumers should own
the information and establish at each site how they want their personal
information shared. Users will be concerned about how Microsoft will use
any data collected, and the issue is bound to be highly **political** . The
Federal Trade Commission (FTC) is doing a 1,200-site audit of Web policy
practices and will present results from a three-year investigation of
online privacy to Congress in early June 1998.

COMPANY NAME: Firefly Network Inc   (623687); Microsoft Corp   (112127)

economical. An internal source indicates the impetus for the change is more **political** than **financial** , stating that information services wants complete control over desktop computing, and Macintosh users currently control their own machines.

COMPANY NAME: Microsoft Corp (112127)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Apple Macintosh; IBM PC & Compatibles; MacOS; Manufacturing;
    Operating Systems; Windows
REVISION DATE: 20020819

00138614   DOCUMENT TYPE: Review

PRODUCT NAMES: Data Acquisition (830274); Software Selection (839965)

TITLE: Good DAQ Driver Software: Small Considerations to Avoid Big Problems
AUTHOR: Custis, Jace
SOURCE: Scientific Computing & Instrumentat,   v19 n5 p29(3) Apr 2002
ISSN: 0891-9003
HOMEPAGE: http://www.scimag.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

To avoid design **uncertainty** when designing a custom data acquisition system and to meet project deadlines, hardware abilities are important, but insufficient driver software **features** or **bad** driver performance is also a common problem. Driver software links a DAQ system's hardware to application development environments (ADEs), such as LabVIEW or Visual Basic, and turnkey software, which allows users to construct and customize a program to their needs. Turnkey applications are precoded, have limited functionality, and require no additional programming. For using an ADE, many sample programs can be obtained from hardware vendors and on the Internet. Samples are like turnkey software, but users can customize the program if required. When a software example is located that is similar to the needs of the developer, suitable hardware can then be chosen. Most DAQ boards have many functions, including analog and digital signal generation, which provide control and stimulation and acquisition of a signal from an external source. Software is key in development of the correct timing and triggering, even for very rudimentary applications. Many control applications need real-time operating systems (RTOSes). Drivers should be able to do multiple hardware functions concurrently without slowing the rest of the program. Accuracy of measurements can be enhanced with over-sampling and averaging.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts Output Samples
DESCRIPTORS: Data Acquisition; Instrument Control; Real Time Data
    Acquisition; Research & Development; Science; Software Selection
REVISION DATE: 20020730

00132389   DOCUMENT TYPE: Review

PRODUCT NAMES: Scenario Planning (846015)

TITLE: The Uncertainty **Principle**
AUTHOR: Melzer, Bruce
SOURCE: CIO INSIGHT,   v2 p34(9) Jun 2001
HOMEPAGE: http://www.cioinsight.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Developed in 1958 by physicist Herman Kahn, scenario planning allows governments and corporations to prepare for unpredictable situations. The process allows organizations to prepare long-term plans. Unlike forecasting, which extrapolates from existing data and which works from the

premise that the future will be stable and predictable, scenario planning
considers unexpected variables. Economic, technological, **political** ,
social, and other components are addressed in scenario planning.
Additionally, every unit within a business, from IT to human resources,
contributes to scenario analysis. CIOs can use scenario planning to make
long-term decisions about infrastructure and strategies. Nevertheless, the
process is particularly useful when predictors are limited or when variable
trend lines or unsustainable. Utilities, health care organizations, global
enterprises, and unregulated businesses can benefit from scenario planning.
Nevertheless, according to a Bain & Company Incorporated survey, use of
scenario planning has dropped from 38 percent in 1993 to 30 percent in
2000. The lack of integrated scenario planning processes within corporate
strategies may explain the lower implementation rates.

COMPANY NAME: Vendor Independent   (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Business Planning; Disaster Planning & Recovery; Forecasting;
    IT Management
REVISION DATE: 20020130

   18/5/3
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00126920   DOCUMENT TYPE: Review

PRODUCT NAMES: My AOL.com   (024423); MyYahoo!   (694916); mySAP.com
(755583)

TITLE: Too Close for Comfort: Tailoring information may seem like the...
AUTHOR: Shapiro, Andrew L
SOURCE: CIO,   v13 n20   p182(2) Aug 1, 2000
ISSN: 0894-9301
HOMEPAGE: http://www.cio.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

America Online's My AOL.com, Yahoo!'s MyYahoo, and SAP's MySAP.com are
mentioned in a discussion of the social impact of technology, in particular
personalization technology. The Internet permits users to customize
information available for their own particular interests, including news,
music, stock quotes, research, or **political** information. The prefix 'my'
is widely used. Advertising slogans often also appeal to the individual by
emphasizing the word 'you.' Personalization can assist with information
overload, but also could lead to some social problems, such as invasion of
privacy, partiality, and social division. Much collection of online data
about individuals occurs without the consent of the individual, since
information is gathered about sites visited and options clicked. Too much
personalization can make people less well-informed because most people
generally try to avoid information that is 'challenging or unpleasant.'
Communities, including those in local, regional, and national areas, work
best when information is shared, but such sharing is likely to be the
exception rather than the rule if personalization is taken to its logical
limits. Only when decision-making is informed can such problems be avoided.
Therefore, businesses have to provide Web users with real notice and choice
as relates to use of personal information or will otherwise **risk** customer
alienation.

COMPANY NAME: America Online Inc   (461857); Yahoo! Inc   (610909); SAP
    America Inc (524697)
DESCRIPTORS: Front Ends; Internet Access; Internet Marketing;
    Personalization; Portals; Privacy
REVISION DATE: 20010430

18/5/4

00099546   DOCUMENT TYPE: Review

PRODUCT NAMES: Kane Security Analyst 4.0 NetWare   (568678)

TITLE: KSA 4.0 KOs Intruders: NetWare security analysis tool spots,
priori..
AUTHOR: Phillips, Ken
SOURCE: PC Week,   v14 n1 p81(2) Jan 6, 1997
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

Intrusion Detection's recommended Kane Security Analyst 4.0 NetWare
operates as an expert security consultant to locate server security holes
and provide suggestions on how to solve the problem. KSA analyzes **risk**
from six vantage points: account restrictions, password strength, access
control, system monitoring, data integrity, and data confidentiality. It
operates with either NetWare 3.1x or NetWare 4.x servers with Novell
Directory Services (NDS). A separate release analyzes Windows NT servers.
KSA has few competitors in the NetWare arena; for example, Preferred
Systems' AuditWare for NDS and BindView Development's BindView EMS and
BindView NDS do not do as much security data analysis geared toward
prevention. Ease of use **features** include **risky** user analysis, batch
mode for overnight operation, archive management for multiple assessments,
more reports, no requirement for mapping a drive before viewing file
rights, and functions for appending custom word files to the password
cracker's dictionary. Some bugs cropped up during testing, and the password
cracker does not yet support NetWare 4.0. Also, security cannot be
evaluated for Internet, UNIX, Notes, Oracle, firewall, or OS/2 servers;
Intrusion Detection plans support for these platforms by year-end 1997. The
KSA File Rights utility replaces functions of NWADMIN, allowing an
administrator to choose a particular directory or file and quickly
determine rights assigned to it.

PRICE: $495

COMPANY NAME: Security Dynamics Inc   (432351)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Audit; Computer Security; IBM PC & Compatibles; LANs; NetWare
     ; Network Administration; Network Software; **Risk** Analysis; System
     Monitoring
REVISION DATE: 20020630

18/5/5

00068352   DOCUMENT TYPE: Review

PRODUCT NAMES: McAfee VirusScan 2.1   (299791); Norton AntiVirus 3.0
(318167)

TITLE: **Virus, They Wrote**
AUTHOR: Sandler, Corey
SOURCE: PC/Computing,   v7 n9 p206(7) Sep 1994
ISSN: 0899-1847

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

According to Aristotle and Dark Avenger, both computer virus creating and disseminating **criminals** , programs like McAfee **Associates** 's VirusScan 2.1 and Symantec's Norton AntiVirus 3.0 are useless for detecting viruses before they do damage. Their comments are part of an **expose** of virus writers, who give their views on the dangers of viruses and how to avoid them. This group of infamous network and Internet denizens are called virogens. Their advice is to work more and play less on the work computer and to keep work files off home computers, and vice versa. They do not feel responsible for the havoc they cause, citing users for not preventing viral intrusion or for not backing up their files. Many theories are explored about the motives and methods of virus creators, including the one that says virus program vendors create viruses to help sell their own products. Prevention experts present a list of do's and don'ts to avoid problems with viruses.

COMPANY NAME: McAfee.com (490113); Symantec Corp (386251)
SPECIAL FEATURE: Charts Screen Layouts
DESCRIPTORS: Computer Viruses; File Security; IBM PC & Compatibles; System
    Monitoring
REVISION DATE: 20000823

20/5/1
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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02421812   DOCUMENT TYPE: Company

DIVISION NAME: Genelco Software Division

Liberty Insurance Services Corp (421812)
1600 S Brentwood Blvd
St Louis, MO 63144-1330 United States
TELEPHONE: (314) 962-2040
TOLL FREE TELEPHONE NUMBER: (800) 983-8114
FAX: (314) 968-9589
HOMEPAGE: http://www.genelco.com
EMAIL: info@genelco.com

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Private
STATUS: Active
The Genelco Software Division of Liberty Insurance Services Corporation
develops and licenses software products and services for the financial and
employee benefits industries. As a technology leader, insurance services
consultant, and a long-term business partner, Genelco provides software for
insurance companies, fraternal organizations, companies that self-fund
their employee benefits, third- **party** administrators, **associations** , and
multiple employer trusts. Genelco has clients in 24 countries. LIS provides
outsourcing services for individual life, health, and annuities. Liberty
Insurance Services Corporation is part of RBC Insurance, which is the
insurance **operation** of Royal **Bank** of Canada and a leading insurance
provider. Headquartered in Greenville, South Carolina, LIS is one of the
largest third-party life and health insurance administrators in the United
States. LIS acquired certain assets of Genelco in November 2000.

NUMBER OF EMPLOYEES: 200
SALES: NA

DATE FOUNDED: 1973
IMMEDIATE PARENT: Royal Bank of Canada
PERSONNEL: Molinar, Michael S, VP; Wagy, Susan, Marketing Director

DESCRIPTORS: Employee Benefits; Health Insurance; Insurance
REVISION DATE: 20020223

20/5/2
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01053678   DOCUMENT TYPE: Product

PRODUCT NAME: Data Exchange Architecture (053678)

Gallagher Financial Systems Inc (704446)
1500 San Remo #251
Coral Gables, FL 33146 United States
TELEPHONE: (305) 665-5099

RECORD TYPE: Directory

CONTACT: Sales Department

Financial institutions and mortgage providers can make use of Gallagher
Financial Systems' Data **Exchange** Architecture (DEA) for communicating

more efficiently with other organizations. DEA provides users with a
framework for exchanging information with almost any type of external
system. The open structure lets clients request and obtain data exchange
results from within the Gallagher Millennium software, as well as from
other applications, including applications on the Internet. There are
several preconfigured components, including interfaces to Fannie Mae's
Service Based Architecture (SBA) and Freddie Mac's Loan Prospector. The
Fannie Mae interface integrates Gallagher Millennium with Desktop
Underwriter and several SBA-based providers. The system is flexible and
scalable, and uses a three-tier, thin-client architecture, with the first
tier holding a data source, the second holding the third- **party**
connection information, and the third tier containing the interface. DEA
uses XML to communicate and incorporates Microsoft Transaction Server.

DESCRIPTORS: Middleware; Integration Software; EDI (Electronic Data
     Interchange); Financial Institutions; Banks; Mortgages

HARDWARE: Hardware Independent; Java; Apple Macintosh; UNIX; Thin Clients;
     IBM PC & Compatibles
OPERATING SYSTEM: Java; Open Systems; Windows NT/2000; MacOS
PROGRAM LANGUAGES: XML
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation
POTENTIAL USERS: Financial Institutions, Mortgage Providers
PRICE: Available upon request

REVISION DATE: 020101

 20/5/3
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00136940   DOCUMENT TYPE: Review

PRODUCT NAMES: Banks   (830381)

TITLE: Irish Innovation Woos Global Banks
AUTHOR: West, Louise
SOURCE: Bank Technology News,   v15 n1 p23(2) Jan 2002
ISSN: 1060-3506

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Ireland, which is now dominated by high technology companies, has had a
booming economy. The Irish government's trade and technology agency also
expects a GDP in 2002 of between 5 percent and 6 percent. Ireland has a
relatively stable **political** situation, and Irish governments for over
four decades have invested in infrastructure that includes
telecommunications, public utilities, and education. In 1996, Ireland got
its first venture capital fund for high-technology companies, Enterprise
Ireland. Enterprise Ireland assists Irish technology companies in getting
into foreign markets and developing business strategies. Enterprise Ireland
provides pragmatic and financial assistance, including initial funding,
marketing, and research advise. For instance, an Irish software business
recently debuted in Sweden with the assistance of Enterprise Ireland. About
45 Irish companies target the financial software services industry, and
most are healthy in spite of the current economic doldrums. Lead times on
financial technology projects are stretching out, but financial technology
software companies supported by Enterprise Ireland have reason to be
hopeful. Several have large new contracts for 2002, including Altamedius,
which eases electronic and alternative payment or mobile **operations** and
financial institutions. Altamedius, which was previously called Arctic
Web, will supply a leading German bank with a micropayment and digital
content charging platform.

COMPANY NAME: Vendor Independent   (999999)

SPECIAL FEATURE: Graphs
DESCRIPTORS: Banks; **Financial** Institutions; Foreign **Exchange** ; New
    Economy
REVISION DATE: 20020730

20/5/4
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00129033   DOCUMENT TYPE: Review

PRODUCT NAMES: Government (830271)

TITLE: Uncle Sam wants e-commerce: What B2G can teach us about B2B
AUTHOR: Furth, John
SOURCE: Line56, p21(2) Feb 2001
ISSN: 1534-5408
HOMEPAGE: http://www.line56.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

E-government is expanding, say analysts, and business-to-government (B2G)
has the potential to clarify some business-to-business (B2B) issues. The
B2G market seems very similar to B2B, because software technologies are
directly transferable, and taxpayers can expect significant impact in the
way government activities are transacted as the $1.5 trillion market
evolves. One very good example of the way in which B2G can save money can
be seen in the way in which the state of Washington has deployed Internet
procurement. The state moved procurement to the Buysense system, which was
designed by American Management Systems. Washington can buy in larger
quantities, control ad hoc purchases, and reduce paperwork. AMS charges a
small transaction fee collected from both parties. The federal government
also has some effective e-initiatives. One example is a collaboration
between the Department of the Navy and MasterCard to optimize purchasing
for smaller purchases (under $2,500), which has saved significant time and
money. However, B2G also raises some barriers, including the fact that
government employees perceive the savings as job-eliminators, which could
prompt unions to fight B2G projects. Also discussed are four key
imperatives to be observed by B2B players seeking to operate in the B2G
market. These include a need to understand regulations, to find partners,
to leverage the current **political** climate, and to begin at the
grassroots.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: E- **Commerce** ; E- **Purchasing** ; Government; Government
    Contractors
REVISION DATE: 20010530

20/5/5
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112821   DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money 99 (336734); Quicken 99 (701823)

TITLE: Money Matters: Intuit and Microsoft Take Different...
AUTHOR: Halpin, Jon
SOURCE: Computer Shopper,   v18 n11 p105(2) Nov 1998
ISSN: 0886-0556
HOMEPAGE: http://www.computershopper.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis

Microsoft Money 99 and Intuit's Quicken 99 are highlighted in a discussion of the two vendors' approaches to finance software development. While Intuit's product has 10 million users, with 76 percent of the market, Microsoft has 17 percent of the market. Microsoft tried to buy out Intuit, but was prevented from doing so by the Justice Department in 1997. Microsoft has since aggressively improved Money in order to gain market share, with enhancements in the areas of Internet support, personalization, and financial planning features. Users can automatically add data from financial institutions to files, and Money 99 allows Internet bill delivery and payment. Greg Nelson, product planner for Microsoft Money, says the last two functions will become every-day events as more **financial** institutions provide **transactional** sites. Microsoft is creating a World Wide Web portal with many types of content, including Microsoft's Microsoft Investor site. Quicken wants Quicken.com to be a portal dedicated to financial matters, and the site currently has 80 million page views each month. Up to 5 percent of households are looking at Quicken.com, says Steve Grey, director of Quicken marketing. Money 99 centers around long-range financial planning, which were designed with the help of American Express Financial Advisors. **Features** include a **Personal** Profile and a Lifetime Planner. Quicken 99 emphasizes every-day money management, and aims to reduce data entry time, to help save or make more money, to save tax preparation time, and to lower taxes.

COMPANY NAME: Microsoft Corp (112127); Intuit Inc (447013)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: EFT (Electronic Funds Transfer); Financial Planning; IBM PC & Compatibles; Investment Management; Personal Finance; Software Marketing
REVISION DATE: 19990530

 20/5/6

00107994   DOCUMENT TYPE: Review

PRODUCT NAMES: Extranets   (837385)

TITLE: The model extranet
AUTHOR: Bort, Julie
SOURCE: Network World,   v15 n13 pS19(4) Mar 30, 1998
ISSN: 0887-7661
HOMEPAGE: http://www.nwfusion.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Extranets are IP applications between companies and their business partners that generally use World Wide Web technologies, with the Internet as a transport. In some situations, extranets use other IP technologies, including e-mail and workflow-based applications. In other extranets, one business partner provides content for the intranet, which requires partners to either mail a disk or put content on a Web server through a dial-up connection. All extranets provide information or services for those outside a company. Therefore, all extranets require remote access, which involves some unique technology and **political** issues. One of the best ways to handle an extranet is to set down a type of model that most meets the needs and aims of the business partner to be supported. The model chosen should combine a standard mix of security and development choices that support business objectives and partners. Models available include the secured intranet access model; the electronic commerce model; a specialized application model, a good choice when high volumes of partners need robust security; and a basic password-protected site, which is excellent for supporting large numbers of users when security is not a significant

requirement. Extranets generally work best if the company's business
partners already heavily use e-mail and Web technologies. The extranet also
has to be able to attract users with such features as access to exclusive,
important data, and faster, less expensive methods for ordering products or
invoicing products.

COMPANY NAME: Vendor Independent   (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Computer Security; E- Commerce ; E- Purchasing ; Extranets;
    Internet Security; Order Fulfillment
REVISION DATE: 20020630

 20/5/7
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00102626   DOCUMENT TYPE: Review

PRODUCT NAMES: ARC/INFO   (198633); ATLAS GIS   (250252); ArcView 3
(348937)

TITLE: Cook County Manages Elections with GIS
AUTHOR: Lingham, Geetha
SOURCE: Geo Info Systems,   v7 n7 p12(4) Jul 1997
ISSN: 1051-9858
HOMEPAGE: http://www.geoinfosystems.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

ESRI's ARC/INFO, ATLAS GIS, and ArcView 3, and the TIGER (Topographically
Integrated Geographic Encoding Reference) file format are highlighted in a
discussion of suburban Cook County, Illinois', manipulation of its election
districts with GIS tools. Cook County is one of the biggest and most
complicated election districts in the country. Many large data sets have to
be managed, and, among other tasks, the county clerk is charged with the
responsibility for conducting and maintaining voter registration records
and with establishing each entity for which an individual is allowed a
vote. GIS is used to help understand 'the characteristics of the county's
diverse and growing voting-age population,' in order to implement resources
and planning for the cost-effective capital   purchases of the future.
Cook County must be able to merge census data, election results, and
political boundary data to analyze its needs and those of constituents 'on
a more sophisticated level.' The election department uses ARC/INFO to
create and analyze spatial data and ATLAS and ArcView for querying and
mapping. The following topics are covered: databases and GIS applications,
precincts and polling places, registered voters file, district boundaries,
and election results.

COMPANY NAME: ESRI   (082457)
SPECIAL FEATURE: Output Samples
DESCRIPTORS: Database Management; Geographical Information Systems;
    Government; List Processing; Mapping; Politics
REVISION DATE: 19990730

 20/5/8
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00088960   DOCUMENT TYPE: Review

PRODUCT NAMES: Check Plus 2.01   (603741); InCharge 1.32   (565423);
Electronic Teller 2.60a   (603759)

TITLE: Making Cents: Three Personal Accounting Applications

AUTHOR: Schindler, Esther
SOURCE: OS/2 Magazine, v3 n2 p62(4) Feb 1996
ISSN: 1073-1547
HOMEPAGE: http://www.mfi.com

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

OS/2 users have only three personal accounting products available, Check
Plus 2.01 (CP), InCharge 1.32 (IC), and Electronic Teller 2.60a (ET). IC is
a financial management product providing general accounting **features** for
personal and small-business users. CP is marketed as check writing
software for OS/2, and its feature set is smaller than that of IC. ET is a
home accounting system. All three products can import data from Quicken. CP
and ET have the best documentation, because IC's comprehensive manual is
disorganized. CP and IC support budgeting, while ET omits this feature. IC
is recommended for its comprehensive features, which support multiple sets
of books, but its learning curve is steep. CP and ET are acceptable for
users with minimal **financial** **task** processing, monitoring, and planning
needs. A scaled back ET is available as shareware.

COMPANY NAME: Computer Interface Corp (616991); Spitfire Software
    (605786); Paul H Caron (617008)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Check Writing; IBM PC & Compatibles; OS/2; Personal Finance;
    Small Business
REVISION DATE: 20000630

 20/5/9
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00086672   DOCUMENT TYPE: Review

PRODUCT NAMES: **Microsoft Money Windows 95** **(336734)**

TITLE: **Banking on the Home Market**
AUTHOR: Gilliland, Steve
SOURCE: Computer Shopper, v16 n1 p471(1) Jan 1996
ISSN: 0886-0556
HOMEPAGE: http://www.computershopper.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Microsoft Money for Windows 95 brings the respected power of Microsoft
Money to the 32-bit environment. This upgraded personal finance software
supports online **banking** **transactions** , bill payment, and other
amenities, with support for dozens of financial institutions. Microsoft
Money also provides **personal** financial advice and **features** a series of
Planning Wizards and other tools. Among the handy tools is a payment
schedule calendar that links to verify available funds and to the online
payment features. The interface is noted for elegance, ease of use, and
effective online help.

PRICE: $35

COMPANY NAME: Microsoft Corp (112127)
SPECIAL FEATURE: Screen Layouts Charts
DESCRIPTORS: EFT (Electronic Funds Transfer); Financial Planning; IBM PC &
    Compatibles; Personal Finance; Windows
REVISION DATE: 19990530

22/5/1

01728691   DOCUMENT TYPE: Product

PRODUCT NAME: **Mountain High Maps - EarthShots (728691)**

Digital Wisdom Inc (589403)
PO Box 2070
Tappahanock, VA 22560-2070   United States
TELEPHONE: (804) 758-0670

RECORD TYPE: Directory

CONTACT: Sales Department

Mountain High Maps - EarthShots is a distinctive CD-ROM library of
full-color relief maps of the planet's continents and ocean floors. Each
disk contains 250 variations of one country, continent or world view. Each
disk features a wide variety of **political** and topographical themes
showing climate, vegetation, living standards, distribution of population
and more. The maps come in industry-standard JPEG format and are suitable
for almost any paper or electronic media publishing application, print,
multimedia, broadcast and DTP map graphics. All EarthShot maps are totally
compatible with Mountain High Map Frontiers. Each volume is supplied in
hybrid format usable on both Macintosh and Windows. Reproduction rights
allow almost unlimited **commercial** use.

DESCRIPTORS: Mapping; CD-ROMs; Graphics Tools; Clip Art

HARDWARE: IBM PC & Compatibles; Apple Macintosh
OPERATING SYSTEM: Windows; MacOS
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Cross Industry
PRICE: $145; $195 - includes Frontiers

REVISION DATE: 990409

22/5/2

01709115   DOCUMENT TYPE: Product

PRODUCT NAME: **Statistical Abstract of the United States 1997 (709115)**

National Technical Information Service (NTIS) (604305)
5285 Port Royal Rd
Springfield, VA 22161 United States
TELEPHONE: (703) 605-6000

RECORD TYPE: Directory

CONTACT: Sales Department

Statistical Abstract of the United States 1997 is a CD-ROM that contains
more years of data, more countries and more categories of subjects than
those shown in the print edition. It provides over 1,400
table-to-spreadsheet links, direct table-to-Internet site links and search
capabilities on the table number and titles as well as general subjects.
The system also provides an extensive selection of statistics for the
United States with selected data for regions, divisions, states,
metropolitan areas, cities and foreign countries from reports and records
of government and private agencies. Issued annually, this reference work is
the government's most important statistical factbook on the social,

political and economic aspects of American life. The Adobe Acrobat
software offers the advantage of higher-quality printing and viewing.
Tables and charts appear in color highlighting important information and
adding clarity to the graphics. The Adobe Acrobat search function allows
for easy searching (users simply enter a keyword or phrase for a full text
search of all files) including text within graphics and charts. Searching
by general subjects and table numbers and titles is also supported. By
using Lotus worksheet (.WK1) files or Excel (.XLS) files, users can do
their own analysis of statistical abstract tables, state rankings and the
population of metropolitan areas. The spreadsheet files can be opened
directly by clicking on a button at the bottom of each table or directly
from spreadsheet software. Users can easily get the latest population and
money income figures from Internet links to many federal agency sites and
start their own analysis of the latest trends.

DESCRIPTORS: Hybrid Media; CD-ROMs; Content Providers; Demographics;
    Government; Information Retrieval; Social Science; Market Research

HARDWARE: IBM PC & Compatibles; Apple Macintosh; UNIX; HP; Sun
OPERATING SYSTEM: Windows; Windows NT/2000; MacOS; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mini; Micro; Workstation
POTENTIAL USERS: Government, Cross Industry
DATE OF RELEASE: 01/97
PRICE: $50; $65 - outside U.S., Canada and Mexico

TRAINING AVAILABLE: Bulletin board support; technical support
OTHER REQUIREMENTS: 4MB RAM; Mac - System 7+ required
REVISION DATE: 981222

 22/5/3
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01580082   DOCUMENT TYPE: Product

PRODUCT NAME: **Mountain High Maps 2.5 (580082)**

Digital Wisdom Inc (589403)
PO Box 2070
Tappahanock, VA 22560-2070   United States
TELEPHONE: (804) 758-0670

RECORD TYPE: Directory

CONTACT: Sales Department

Mountain High Maps 2.5 provide detailed and accurate relief maps of the
world's continents, countries and ocean floors. The maps have an extensive
range of applications including advertising, newspaper and television,
publication and presentation, education and reference, multimedia, Web and
video use. Mountain High Maps is comprised of: (1) seven versions of each
map, three pre-colorized (one **political** map and two physical) in addition
to two base grayscale files plus editable vector maps in FreeHand and Adobe
Illustrator; (2) easy-to-use closed and pre-filled Illustrator and Freehand
paths; (3) more than 16,000 updated place names and labeled physical
features including rivers, lakes, cities, countries and mountains (masks
enable users to colorize each country and define its borders, highlight
coastlines and add dramatic 3D effects with land mass shadow or vignette
masks); (4) 7,500 map files packed into a 4-CD-ROM set with more than 10GB
of uncompressed files; (5) 38 professionally-animated globe sequences and
the 3D files and textures used to create them; (6) 54 stunning,
high-resolution globe views (15 are fully colorized) showing land relief;
and (7) 100-1,000 meters per pixel with resolution for high-quality
imagesetter output. Reproduction rights granted with the purchase of
Mountain High Maps allow almost unlimited **commercial** use.

DESCRIPTORS: Mapping; Clip Art; CD-ROMs; Graphics Tools; Desktop
    Publishing Utilities

HARDWARE: IBM PC & Compatibles; Apple Macintosh; UNIX
OPERATING SYSTEM: Windows; MacOS; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro; Workstation
DATE OF RELEASE: 07/93
PRICE: $495; $95 - $175 - upgrades
REVISION DATE: 990408

 22/5/4
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01077542   DOCUMENT TYPE: Product

PRODUCT NAME: Soffront TRACKWeb KB 6.01 (077542)

Soffront Software Inc (581607)
45437 Warm Springs Blvd
Fremont, CA 94539 United States
TELEPHONE: (510) 413-9000

RECORD TYPE: Directory

CONTACT: Sales Department

Soffront TRACKWeb KB from Soffront Software is a standalone solution for
internal support groups. It integrates with Soffront's Soffront TRACKWeb
CRM, TRACKWeb Help Desk, or any third- **party** customer **relationship**
management (CRM) application. TRACKWeb KB assists geographically scattered
internal support representatives in resolving complicated and repetitive
issues. The solution presents staff with product knowledge through a
browser. It can reduce support costs significantly by automating Tier 1
support for customers. Furthermore, TRACKWeb KB offers e- **commerce** site
visitors product information and sales assistance. Using TRACKWeb KB,
companies can deliver more pertinent and timely information to their
partners, resellers, and distributors. The solution is available in English
and French.

DESCRIPTORS: E- **Commerce** ; Internet Marketing; Technical Support; Customer
    Service; Electronic Customer Service; Expert Systems

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Cross Industry, Sales Forces, Marketing Groups
PRICE: $25,000 - unlimited use

TRAINING AVAILABLE: Training at additional cost; training; technical
    support
SERVICES AVAILABLE: Consulting
REVISION DATE: 020327

 22/5/5
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01026298   DOCUMENT TYPE: Product

PRODUCT NAME: FECInfo (026298)

Votenet Solutions Inc (691739)
Sun Trust Bldg 11th Floor 11th & G St NW

Washington, DC 20005 United States
TELEPHONE: (202) 737-2277

RECORD TYPE: Directory

CONTACT: Sales Department

Votenet Solutions hosts FECInfo, an independent site with information about federal campaign spending in the United States that can help anyone follow a **political money** trail. Searchers can find major donors, donors who gave outside their state of residence, registered lobbyists, and registered PACs. They can locate campaign contributors by their employer, by their name, or by their ZIP codes. The system provides the latest election-cycle data as well as historical data. Researchers can also read analyses and studies of spending trends, monitor pending general regulations as well as campaign finance laws, locate journal articles, and determine when the next filings are due for their organization. The comprehensive resources on FECInfo also cover 'soft **money** ' contributions (subject to lower or no reporting standards) and donations to affiliated groups such as the presidential library foundation, the inaugural committee, and recount committees. FECInfo's staff also offers a subscription service, FECInfoPro, that offers specialized or advanced services.

DESCRIPTORS: Content Providers; Politics; Portals; Campaign Accounting;
    Legislation Tracking; Newspapers

HARDWARE: Hardware Independent
OPERATING SYSTEM: Open Systems
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation
POTENTIAL USERS: Candidates, Journalists, Political Groups, Lobbyists,
    Citizens
PRICE: $0; subscription also available

REVISION DATE: 020101

 22/5/6
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01024988   DOCUMENT TYPE: Product

PRODUCT NAME: GeoVoter (024988)

Map Applications Inc (690821)
303 Rte 5 S PO Box 1221
Norwich, VT 05055-1221 United States

RECORD TYPE: Directory

CONTACT: Sales Department

Map Applications' GeoVoter is a geography-based **political** campaign management system that helps campaigns target and win voters. GeoVoter's rich demographic resources help campaigns target voters by profession, voting history, age, income, affiliation, and many other factors. The system can help tailor messages, identify voters for advertising and canvassing efforts, and even determine the best media outlets and media issues. Electoral groups can also link polls and surveys to GeoVoter's databases in order to spot **political** trends immediately, giving their candidate the edge. With GeoVoter's extensive targeting abilities, campaigns also save **money** , reducing wasted mailings and eliminating ineffective advertising. The system can also reduce the need to hire and train staff. Once a campaign is on track, GeoVoter can help the staff and candidate remain prepared for changes and attacks from opponents. Using GeoVoter, they can track all opponents' statements, contributions, and position papers.

DESCRIPTORS: Politics; Geographical Information Systems; Fund-raising;
     Mapping; Campaign Accounting; Demographics

HARDWARE: IBM PC & Compatibles; Pentium
OPERATING SYSTEM: Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Political Campaigns
PRICE: Available upon request

OTHER REQUIREMENTS: 128MB ECC RAM; 400MHz+ Pentium CPU; 14x+ speed CD-ROM
     drvie; 9GB+
REVISION DATE: 000000

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00128076   DOCUMENT TYPE: Review

PRODUCT NAMES: **Sales Tax (835494); E-** Commerce   (836109

TITLE: **Internet Taxation Won't Go Away**
AUTHOR: Stevens, Michael G
SOURCE: Practical Accountant,   v33 n11 p56(5) Nov 2000
ISSN: 0032-6321
HOMEPAGE: http://www.electronicaccountant.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The Advisory Commission on Electronic **Commerce** , which was established
under the Internet Tax Freedom Act (the Act), has studied tax treatment of
Internet transactions and made a final report to Congress with
recommendations that did not really resolve any taxation issues. According
to an expert, the Commission became a **political** standoff in which no
attempt was actually made to develop a solution plan. Many states are more
interested in lost revenue from sales tax than any other issue regarding
tax on Internet sales, but no data are available on how much is lost due to
Internet and other remote sales. However, if a hypothetical tax is
calculated on the multimillion e-business, huge amounts of revenue are lost
to states. California's attempt at legislated taxation, which was vetoed by
Governor Davis, would have required clarification of tax rules legislating
that retailers operating with the same names on and offline have an agency
relationship exists. The agency relationship makes the retailer responsible
for collecting tax on orders made electronically by fax, telephone, or the
Internet or other electronic ordering method. Several experts say
determination of agency relationship is key to the ability to tax Internet
sales.

COMPANY NAME: Vendor Independent   (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: E- **Commerce** ; Government Regulations; Sales Tax
REVISION DATE: 20010330

 22/5/8
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127992   DOCUMENT TYPE: Review

PRODUCT NAMES: **Globalization (843156); E-** Commerce   (836109

TITLE: **Great Wall: Politics, market woes hinder Internet in China**

AUTHOR: Raths, David
SOURCE: Interactive Week,   v7 n48 p48(2) Nov 27, 2000
ISSN: 1078-7259
HOMEPAGE: http://www.interactive-week.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The dissolution of the dot-coms has investors all over the globe in the
doldrums, but the problem is compounded in China by **political**
considerations. The Chinese government can be either a catalyst for growth
or an obstacle to the development of the high- tech industry.' China wants
more e- **commerce** as a way to expand economic development, but at the same
time the government hesitates to permit freedom of **political** expression
to fully allow foreign investment. Therefore, China's restrictions on
telecommunications and Internet companies are interpreted differently by
different people. According to Peter Hamilton, COO and CFO of Chinadot.com,
rules created by the Ministry of Information Industry 'do not create an
optimal environment, but they do represent a movement along a path...You
choose which countries you want to do business in, then you want to follow
the rules and regulation of that country, so it's a help to know what they
are.' Some companies like the new rules because there were none before. An
interested party says costs can rise for monitoring and re-application for
licenses, but companies will be operating in a more well-defined
environment. A managing partner for a consultancy that operates in China
says the government eventually tries to keep entrepreneurs operating in
China, especially Internet companies.

COMPANY NAME: Vendor Independent   (999999)
SPECIAL FEATURE: Tables
DESCRIPTORS: E- **Commerce** ; Globalization; Internet
REVISION DATE: 20010930

 22/5/9
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127347   DOCUMENT TYPE: Review

PRODUCT NAMES: Nexis.com   (431699)

TITLE: NEXIS Finally Goes Dot-Com
AUTHOR: O'Leary, Mick
SOURCE: Information Today,   v17 n10 p32(2) Nov 2000
ISSN: 8755-6286
HOMEPAGE: http://www.infotoday.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

LEXIS-NEXIS's nexis.com transforms the revered database service from one
designed mostly for professionals to a service that also attracts
end-users. The most obvious change in the excellent implementation is a
new, non-command-based interface to NEXIS (and some LEXIS) content. The
directory is designed to meet the needs of end-users, but provides the full
NEXIS content, which is one of the best data collections in the world and
contains thousands of full- text newspapers, journals, magazines,
newsletters, newswires. broadcast transcripts, and other new sources. NEXIS
content is augmented with information from other sources in LEXIS-NEXIS,
including company profiles describing public and private U.S. and overseas
companies. Legal information includes federal and state case and statutory
law, public records (including uniform **commercial** code UCC data and state
corporate registrations). Also provided is comprehensive information
regarding **political** , electoral, and legislative processes. Nexis.com also
provides a directory of Web sites, which are included in the nexis.com

subject. This directory is built by generating links from Web sites
mentioned in NEXIS documents. Nexis.com provides an especially
well-implemented user interface, and the most complex searches are done
with predesigned formatted search forms provided for several topics.

COMPANY NAME: LexisNexis Group (316351)
SPECIAL FEATURE: Charts
DESCRIPTORS: Content Providers; **Financial** Information; Information
     Retrieval; Internet; Law Firms; Legal; News Services
REVISION DATE: 20010930

 22/5/10
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127257   DOCUMENT TYPE: Review

PRODUCT NAMES: PKI (838896)

TITLE: Keying In On PKI: How to decide when, where or if you need...
AUTHOR: Rapoza, Jim
SOURCE: eWeek,   v17 n49 p1(3) Dec 4, 2000
ISSN: 1530-6283
HOMEPAGE: http://www.eweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Public key infrastructure (PKI) pilot programs are generally unsuccessful
due to **political** issues, but many IT administrators who responded to a
recent survey still regard PKI as a mysterious technology. Respondents
indicate that their concerns are in the areas of complexity, implementation
issues, lack of standards, and inability of a PKI to integrate with
installed security and communication systems. However, PKI has significant
benefits, including data confidentiality, secure communications, and strong
authentication. Vendors of PKI applications are generally not much help,
since their systems are hard to deploy and manage. Implementations are
expensive in terms of time and **money** . Once a system has been implemented,
company officials often disagree on whether to use it, even if the
deployment is not working out. PKI should be evaluated thoroughly to inform
IT users better, and this computing publication will provide an evaluation
in two parts. The first is a type of PKI primer that explains, provides
advice, and recommends best practices. The second part will report on a
visit to the headquarters of a large insurance and **financial** services
company, where the publication's analysts worked with IT staff to do a
hands-on evaluation of popular PKI systems.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Business Planning; Computer Security; Encryption; IT
     Management
REVISION DATE: 20010228

 22/5/11
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127192   DOCUMENT TYPE: Review

PRODUCT NAMES: LDAP (837831); Global Directory Server (642495)

TITLE: Directories Directly: Where to find help planning, deploying at...
AUTHOR: Chen, Anne
SOURCE: eWeek,   v17 n44 p59(4) Oct 30, 2000
ISSN: 1530-6283
HOMEPAGE: http://www.eweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Lightweight Directory Access Protocol (LDAP) and Syntegra's Global
Directory Server are highlighted in a discussion of resources that can help
with planning and deployment of integrated enterprise directories
supporting Web-ready systems. For instance, Hartford **Financial** Services
Group needed such a system, but had minimal enterprise-directory
configuration and deployment skills at its disposal. IT managers for The
Hartford chose to work with system integrator ePresence, which assisted
with management and deployment of directory services and construction of
custom applications. However, finding the appropriate enterprise directory
integrator can be quite difficult, because the best providers should
understand enterprise directory technology and should also have experience
in resolving the **political** entanglements that an enterprise directory can
create. Consultants who have project management experience can assist in
neutralizing competition. Among topics covered are The Hartford's project,
including way in which ePresence's consultants interfaced with The
Hartford's network administrators from all involved divisions, and a
listing of applications prompting companies to implement enterprise
directories.

COMPANY NAME: Vendor Independent   (999999); Syntegra (USA) Inc   (555118)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Computer Resource Management; Consultant Selection; LANs;
    Network Administration; Network Directories; Network Software
REVISION DATE: 20020630

 22/5/12
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127109   DOCUMENT TYPE: Review

PRODUCT NAMES: ISP (Internet Service Providers)   (837458)

TITLE: The Long Way Around: Asian ISPs are wasting millions of dollars...
AUTHOR: Poe, Robert
SOURCE: Business 2.0,   p97(2) Nov 28, 2000
ISSN: 1080-2681
HOMEPAGE: http://www.business2.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Millions of messages sent between users in Asia, who may be geographically
separated only by 10 miles, are routed through Tokyo, Hawaii, and
California before reaching their close-by recipients. This is a highly
inefficient messaging path, but most Internet traffic that originates
overseas traverses parts of the U.S. on its way to the final destination.
Most existing peering points for the Internet (where networks exchange
customer traffic) are located in the U.S. This limitation is not good news
for Asian Internet service providers (ISPs), which waste tens of millions
of dollars routing traffic in a circuitous path that goes around the entire
world. The Internet has a hub-and-spoke structure that works best for the
country at the center, which is the U.S. The technical effects of peering
imbalance are substantial, and causes are **commercial** , **political** , and
historical. Economic obstacles have stymied attempts to build major peering
points overseas. For instance, in many countries, phone companies that
previously had monopolies still dominate the market. For all practical
purposes, these providers dictate prices for services such as international
connections. However, several improvements could address peering problems,
including an increase in the number of neutral Internet exchanges; and
creation of large intra-regional ISPs that can exchange traffic at multiple

points without sending it through the U.S.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Internet; ISP (Internet Service Providers)
REVISION DATE: 20020227

22/5/13

00126368   DOCUMENT TYPE: Review

PRODUCT NAMES: Business Models (841277); E- Commerce (836109

TITLE: Wired for Business: Five Successful e-Business Models
AUTHOR: Kador, John
SOURCE: eAI Journal,   v2 n7 p24(5) Jul/Aug 2000
HOMEPAGE: http://www.eaijournal.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Five successful e-business models (e-business storefront, infomediary,
trust intermediary, e-business enabler, and infrastructure provider) are
described. To succeed in either business to consumer (B2C) or
business-to-business (B2B) markets, every e-business must have competencies
in one or more of these models. E-storefronts provide exceptionally
efficient and flexible purchasing platforms for buyers, opportunities for
cross- and up- selling, the potential for higher margins, and lowered
transaction costs. Infomediaries unite buyers and sellers and increase
value by offering content as advice, personal service, or other advantages.
Infomediaries can operate as aggregators of prospects or as buyers'
advocates. Four types of infomediaries operate in e- commerce : buyer
brokers, seller brokers, transaction brokers, and communities of interest.
A trust intermediary is required for any type of business, but especially
in e- commerce , where a higher level of trust is required. For e- commerce
, trust can minimize 'the friction that gets in the way of transactions and
information-sharing both outside and inside.' An e-business enabler uses
processes or competencies to streamline and ease another set of business
processes. Infrastructure providers have always existed as trade
associations, cartels, guilds, and other legitimate, or sometimes illegal
, alliances . Infrastructure providers are capable of using the Internet
as a platform for collaboration and delivering value.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: B2B Marketplaces; Business Models; E- Commerce ; Retailers;
    Wholesalers
REVISION DATE: 20010430

22/5/14

00125790   DOCUMENT TYPE: Review

PRODUCT NAMES: Politics (830372); Internet (833029)

TITLE: A Second Chance: The Potential Of Politics Online
AUTHOR: Raney, Rebecca Fairley
SOURCE: Interactive Week,   v7 n26 p22(2) Jul 3, 2000
ISSN: 1078-7259
HOMEPAGE: http://www.interactive-week.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

If the Internet can stay free of the shackles of big **money** , which
currently dominate television and radio, it could 'revive **political**
interest and activism in America.' Online campaigning should take off in
2000 as presidential candidates seek votes, since for the first time, over
half of American homes have Internet access. Some evidence exists that many
people use the Internet to find **political** information. One in-depth poll,
which was funded by Democracy Online Project at George Washington
University, revealed that almost 25 percent of respondents in October 1999
had used the Internet to learn about candidates. Senator John McCain's
presidential campaign reported receipt of millions of dollars donated over
the Internet, but has not produced any records or specific numbers.
According to Kim Alexander, president of the nonprofit California Voter
Foundation, the Internet is a 'way to reduce the need for **money** in
campaigns.' She says the democratic experience should not be reduced to a
set of transactions. The Internet should be 'the antidote to the wicked
circle of politics in the television age, which involved cultivating
special interests to raise big **money** , then spending it to broadcast
negative campaign advertising, a practice that ultimately turned off the
public.' Topics related to the influence of the Internet in politics and
its potential for **political** communication are discussed, including the
campaign of Jesse Ventura, who has said that he could not have won the
Minnesota gubernatorial election without the Internet.

COMPANY NAME: Vendor Independent   (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Advertising; Campaign Accounting; Fund-raising; Internet;
    Internet Marketing; Politics
REVISION DATE: 20010930

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00125546   DOCUMENT TYPE: Review

PRODUCT NAMES: Government   (830271)

TITLE: Agriculture builds secure system for ethics report
AUTHOR: Orr, Tony Lee
SOURCE: Government Computer News,   v19 n12   p12(2) May 22, 2000
ISSN: 0738-4300
HOMEPAGE: http://www.gcn.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

About 650 executive-level staff and **political** appointees at the U.S.
Department of Agriculture who are required to file annual **financial**
disclosure reports can now use an interactive program to complete the form
online. Another 17,000 high-level general service employees will have the
same ability later this fall. The online system is accessed through the
USDA's Office of Ethics Web site. The Web site was designed by New
Technology Management, which also did all the front-end programming for the
online form. The layout for the form has the same look as the Web site.
Secure Sockets Layer's 128-bit public-key encryption is used for security,
along with employees' personal identification numbers. A Java-enabled
browser is required.

COMPANY NAME: Vendor Independent   (999999)
SPECIAL FEATURE: Screen Layouts Graphs
DESCRIPTORS: **Financial** Reporting; Government; Government Regulations;
    Intranets

22/5/16

00125014   DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Oxygen Media Inc   (872067)

TITLE: Oxygen Loses Some of Its Air
AUTHOR: Walsh, Sharon
SOURCE: Industry Standard,   v3 n32 p61(2) Aug 21, 2000
ISSN: 1098-9196
HOMEPAGE: http://www.thestandard.com

RECORD TYPE: Review
REVIEW TYPE: Company

Oxygen Media, the new media company for women, was launched with
unparalleled fanfare, but is still searching for its center and now faces
defections by high profile contributors, including possibly Oprah Winfrey
and Candice Bergen. CEO and founder Geraldine Laybourne was able to raise
$300 million initially, but many battles over content and **commerce** , old
media ideas, and new media pragmatism cause dissension in the ranks.
Startups often have some early staff defections, but Oxygen has been
through particularly hard times, especially in the last few weeks. For
instance, Sarah Bartlett, editor in chief, will become an independent
consultant, and Ellyn Spragins, VP of editorial, resigned. Among others
leaving are Deborah Stead, Marc Perton, Martha McCully, and Amy Critchett.
At first, Bartlett hoped Oxygen would focus on 'really serious,
hard-charging journalism...and act as an advocate for women.' However,
topics covered continued to be mundane, and many staffers lost interest.
Maybe the question 'What do women really want?' cannot be answered, even
though Oxygen seemed to try. It provided **political** content, beauty
advice, shopping resources, cable/documentary-type content, talk, and
cutting edge music. One significant problem for Oxygen is the high cost of
its cable transmission agreement, which must compete with a much less
expensive offering from Lifetime, which has almost seven times more viewers
than Oxygen.

COMPANY NAME: Oxygen Media Inc   (668478)
SPECIAL FEATURE: Charts
DESCRIPTORS: BBS (Bulletin Board Systems); Conferencing; Portals
REVISION DATE: 20020703

22/5/17

00124448   DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Shopping   (840432)

TITLE: Consumers' Revenge: Online product reviews and ratings
AUTHOR: Notess, Greg R
SOURCE: eContent,   v23 n2 p61(4) Apr/May 2000
ISSN: 0162-4105
HOMEPAGE: http://www.onlineinc.com/econtent

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Online product reviews and ratings, which are generally done by consumers
who are familiar with the products, provide information that may not be

spelled out in 'traditional evaluation sources.' The value of consumers'
online reviews and ratings can be compared to obtaining feedback from
friends and neighbors who have preferences and experiences. Usenet news was
the first opinion body on the Internet and has always allowed users to
share experiences and impressions about specific products. The other early
reviewer type is Amazon.com, which offers an interactive feedback choice
for shoppers, readers, and other Web surfers who can add reviews for
specific products. Other online **commerce** sites soon picked up on
Amazon.com's success with this model; DejaNews became Deja.com and added
product reviews. Many Web sites now provide quick polls on many topics;
visitors to those sites can vote on the topic and quickly see it mirrored
in results. The reviews and ratings available on the Web generally have a
specific bent since reviewers expand on their personal experiences with
products. Usenet has more **extreme views** than Amazon, which generally
has more positive reviews, a characteristic also found in 'traditional
print resources.' Breakdowns of Web reviews for the Apple iBook and child
car seats are shown, as are choices from Epinions.com. Sites specializing
in public and member input are described, including Deja.com, RateItAll,
ConsumerReview, More, and Epinions.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Tables Screen Layouts
DESCRIPTORS: Content Providers; Internet Shopping
REVISION DATE: 20000930

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00124058   DOCUMENT TYPE: Review

PRODUCT NAMES: Sales Tax (835494); E- Commerce   **(836109**

TITLE: E- Commerce **and Internet taxation: Issues, Organizations, and
Findings**
AUTHOR: Gordon-Murnane, Laura
SOURCE: Searcher: Magazine/Database Prof,   v8 n6 p48(7) Jun 2000
ISSN: 1070-4795
HOMEPAGE: http://www.infotoday.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

A discussion of potential effects of Internet taxation on e- **commerce**
explains that the Advisory Commission on Electronic **Commerce** met for the
last time in March 2000 and at that time, had not reached 'the broad
consensus required by Congress.' Congress' condition was that any
recommendations reached had to be supported by 13 of the 19 voting members,
but this did not occur. A simple majority (11 of 19) voted to endorse a
Web-accessible report written by a caucus of business leaders sitting on
the commission. Recommendations of the report that went unadopted by the
ACEC include repealing the 3 percent federal excise tax on
telecommunications services; permanent prohibition of states and local tax
jurisdictions from taxing Internet access fees; urging states to find a
more streamlined state sales and use taxation system; extension of the
moratorium on multiple and discriminatory taxes until 2006; and eliminating
international tariffs on Internet transactions. There is no clear evidence
that sales taxes would halt expanded use of the Internet. The American
public believes that taxation should be fairly levied for online business
and bricks-and-mortar companies. Congress, state government leaders, and
the next president will have to work their way through the many issues
surrounding taxation issues and reach an equitable solution for all
companies. Voters should let **political** leaders know their views on
taxation of all forms of business, including e- **commerce** .

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts
DESCRIPTORS: E- **Commerce** ; Government Regulations; Internet Marketing;
    Sales Tax
REVISION DATE: 20000830

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00123634   DOCUMENT TYPE: Review

**PRODUCT NAMES: Government Regulations   (831077); Digital Signature
Standard (833975)**

TITLE: Haggling Over Digital Signatures
AUTHOR: Marlin, Adam S
SOURCE: Industry Standard,   v3 n15 p125(2) Apr 24, 2000
ISSN: 1098-9196
HOMEPAGE: http://www.thestandard.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Electronic signatures for contracts have become a highly **political** issue,
with legislation stalled in the U.S. Congress because legislators cannot
agree on a national standard. The National Conference of Commissioners on
Uniform State Laws has proposed the Uniform Electronic Transactions Act,
while technical industry lobbyists have asked Congress to create an interim
national standard. One proposal would provide a national standard until all
50 states passed uniform legislation, at which point in time, state law
would supersede the interim federal law. However, Representative Thomas
Bliley threw up a roadblock in the form of his own legislation which went
through the committee process and got the attention of **financial** services
industry. **Banks** , brokerages, and insurers had been promoting a bill that
would have permitted them to send mandatory disclosures, records, and
notifications electronically, but that legislation was also stalled. When
lobbyists for **financial** services companies met with Bliley's staff, a
provision for e-disclosures and notices was added to Bliley's digital
signatures bill, a move that again put the bill on the back burner.
Currently, House and Senate conference committees are trying to reconcile
bills introduced by Senator Spencer Abraham and Representative Bliley.

COMPANY NAME: Vendor Independent   (999999)
DESCRIPTORS: Contracts; Digital Certificates; Government Regulations;
    Handwriting Recognition; Legal
REVISION DATE: 20000730

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00121761   DOCUMENT TYPE: Review

PRODUCT NAMES: Company--SINA.com (870111)

TITLE: Click Dynasty: Sina.com...is about to become the Chinese AOL...
AUTHOR: Sheff, David
SOURCE: Wired,   v7 n12 p192(6) Dec 1999
ISSN: 1059-1028
HOMEPAGE: http://www.wired.com

RECORD TYPE: Review
REVIEW TYPE: Company

SINA.com, the company formed by the merger of Beijing, China's SRS and

Silicon Valley's Sinanet, may become the premier online service in China.
Sina.com links Chinese-speaking surfers and has the potential to link
people socially, culturally, **politically** , and **commercially** in an
entirely new way. Sina.com has over a million Chinese-speaking users, and
the site registers 4,000 new users each day from China, Taiwan, Hong Kong,
and the rest of the globe. Sina.com expects a user base of 8 million users
by the end of 2001. When Sina purchased a large share in PC Home recently,
the number of customers in Taiwan rose quickly. The bombing of the Chinese
embassy in Belgrade, Yugoslavia was the impetus for broad- based and
increased interest on the part of Chinese-speaking people in gaining access
to online resources. The bombing created strong interest in news,
chatrooms, and other tools that help the Internet open China's lines of
communication. Sina.com is also causing excitement in the investment world
and has been favorably compared to the recent IPO for China.com, which
tripled its stock prices on its first day out. Sina.com's competitors are
Chinese Yahoo! and Sohu, the second-most popular Chinese site. Sina is
seeking ad revenues and income from e- **commerce** . Many who visit the site
from outside China purchase hard to find products, including mung cakes.
The backgrounds of all the founders of the two merged companies are
described in some detail.

COMPANY NAME: SINA.com   (674532)
DESCRIPTORS: Globalization; Internet Access; ISP (Internet Service
     Providers); Localization
REVISION DATE: 20020703

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DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00119392   DOCUMENT TYPE: Review

PRODUCT NAMES: Railroad Tycoon II   (737585)

TITLE: Railroad Tycoon II
AUTHOR: Parker, Samuel
SOURCE: MacAddict,   v38 p66(1) Oct 1999
ISSN: 1088-548X
HOMEPAGE: http://www.imaginemedia.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Gathering of Developers' Railroad Tycoon II, an impressive and versatile
real-time strategy game for the Macintosh, will appeal to those who adore
playing with and building trains and trainsets. With Railroad Tycoon II,
the gamer can indulge childhood fantasies as the chairman of a major
railroad company. The gamer can develop a vision and open new territories
and industries or become a hard-hearted spoiler who destroys competitors.
The gamer builds a completely new company and manages passenger and cargo
loads to stay profitable. The gamer can play Wall Street and obtain
territorial rights to expand the railroad and become richer. Fifty-one
different engine types, including steam, diesel, and electric models, can
be chosen, as well as 34 cargo cars, and many advantageous add-ons are
provided for the train station. Graphics are exceptionally detailed, and
six levels of zoom allow the gamer to plan the empire's expansion on the
political map or to zoom in on buildings' details. Sound effects are good
and include roaring engines and ear-splitting whistles. Railroad Tycoon can
be replayed and has a full scenario editor as well as 18 large missions.
Much micromanagement of freight routes and traffic is required. Railroad
Tycoon II is playable by all ages and has a sandbox mode that allows the
gamer to simply play with trains and avoid **financial** decisions.

PRICE: $49

COMPANY NAME: Gathering of Developers (658898)

SPECIAL FEATURE: Charts Screen Layouts
DESCRIPTORS: Apple Macintosh; Games; MacOS; Strategy Games
REVISION DATE: 20001130

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00118246   DOCUMENT TYPE: Review

PRODUCT NAMES: ViewsWire   (764868)

TITLE: ViewsWire Bundles Best of EIU
AUTHOR: O'Leary, Mick
SOURCE: Information Today,   v16 n7 p11(2) Jul/Aug 1999
ISSN: 8755-6286
HOMEPAGE: http://www.infotoday.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Economist Intelligence Unit's ViewsWire, a combined reference book,
briefing service, and newswire, collects the cream of Economist
Intelligence Unit's published data into one, succinct database. EIU is
otherwise a huge and diverse collection of detailed, authoritative reports
on 200 countries, including information about politics, economies,
demographics, finance, and prospects. With ViewsWire, key profiles and
forecast data are available, with current reporting and analysis for
countries, regions, and industries around the globe. ViewsWire culls the
most popular types of information from the complete EIU product line, and
from other Economist Group publications, as well as some superior external
sources, including ' **Financial** Times.' An accelerated publishing schedule
allows analysis of events to be published only days after the events
themselves occur. The information available is universally organized and
integrated so that users can easily move among information categories.
Background departments provide a statistical and narrative profile of a
country status, using information from comprehensive EIU country reports.
Forecasts project economic/ **political** developments from three months to
five years in advance. Briefings, a feature new to ViewsWire, employ EIU's
discerning analysis to explicate important **political** and economic
developments, with the timeliness of the newswire. ViewsWire is available
from its own Web site or via multiple host services, and has flat-raced
pricing based on number of users.

COMPANY NAME: Economist Intelligence Unit (EIU)   (633275)
SPECIAL FEATURE: Charts
DESCRIPTORS: Content Providers; Economic Analysis; Foreign Exchange;
    Information Retrieval; Internet; Market Research; News Services
REVISION DATE: 20000830

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00117958   DOCUMENT TYPE: Review

PRODUCT NAMES: E- Commerce   (836109); Sales Tax   (835494

TITLE: Even on the Internet, The Taxman Cometh
AUTHOR: Wasserman, Elizabeth
SOURCE: Industry Standard,   v2 n21 p24(1) Jul 5, 1999
ISSN: 1098-9196
HOMEPAGE: http://www.thestandard.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

A meeting of politicians bent on finding a way to tax e- **commerce**
conducted over the Internet was held at Williamsburg, Virginia, but
attendees ended the conference far from having reached a consensus,
according to Governor Michael Leavitt of Utah. Virginia's Governor James
Gilmore described the Internet as possibly 'the most democratic phenomenon
ever devised,' and went on to describe it as `the medium that most closely
mirrors and promises the values of the free and open society that our
forefathers envisioned . . .' The group's first **political** battle arose
when Gilmore's candidate for executive director, Heather Rosenker, rankled
attendees because she is the wife of an official of the electronics
industry. She was eventually elected, but the furor over her selection was
representative of the entire tone of the meeting. There is a suspicion that
the commission, which was created by the Internet Tax Freedom Act, will
never seriously discuss a national Internet tax policy, or make
recommendations to Congress. The commission must report to Congress on
April 21, 2000, and some moderates are trying to develop a tax plan with
'neutrality and simplicity.' Currently there are 30,000 state and local
taxing agencies, and a consultant to the Association for Interactive Media
says his member companies are balking at the prospect of taxes being
collected for all 30,000.

COMPANY NAME: Vendor Independent   (999999)
DESCRIPTORS: E- **Commerce** ; Government Regulations; Internet Marketing;
    Retailers; Sales Tax
REVISION DATE: 20010330

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00117739   DOCUMENT TYPE: Review

PRODUCT NAMES: CODE-1 Plus   (228761); Geographic Coding Plus   (703273);
Political **Coding** **(761095**

TITLE: Geocoding Systems Shelter HUD Data
AUTHOR: Merrill, Jessica
SOURCE: Business Geographics,   v7 n3 p22(2) Mar 1999
ISSN: 1067-456X
HOMEPAGE: http://www.bg.geoplace.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

A discussion of the use by the U.S. Department of Housing and Urban
Development (HUD) of Group 1 Software's CODE-1 Plus, Geographic Coding
Plus, and **Political** Coding geographical information system (GIS) products
highlights HUD's new Geocode Service Center (GSC), which has improved HUD's
data integrity and ability to monitor and home in on useful projects. HUD
initiated a project to clean and standardize existing data, and GSC had a
central role. With GSC, the department can verify address data when it has
been entered into the system. GSC was created by first stringently
evaluating address validation and correction software. After assessing
several **commercial** products, HUD chose a mainframe version of CODE-1
Plus, which was chosen for its accuracy, ability to provide U.S. Postal
Service Encoding Accuracy Support System certification, and the
availability of an online component. Group 1 also was able to integrate its
other software into the system. Validation and correction are also
available through HUD's intranet with a GSC Web page that provides intranet
access to CODE-1 Plus. Users can enter an address via the intranet and
obtain a corrected address in seconds. Transmission of data is through
Political Coding, which allows HUD to generate an easy-to-use map that
shows just where government funds are expended in congressional districts.

COMPANY NAME: Group 1 Software Inc (400319)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Geographical Information Systems; Government; Human Services
    Agencies; List Processing; Mailing Lists; Mapping
REVISION DATE: 19990830

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00117121   DOCUMENT TYPE: Review

PRODUCT NAMES: Encryption (832022)

TITLE: The Open Secret
AUTHOR: Levy, Steven
SOURCE: Wired,   v7 n4 p108(7) Apr 1999
ISSN: 1059-1028
HOMEPAGE: http://www.wired.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The development of public key cryptography, a technology that
revolutionized e-mail and e- **commerce** , was begun in part by James Ellis, a
senior scientist for the United Kingdom's Government Communications
Headquarters, an organization that can be considered a close equivalent to
the U.S.' National Security Agency. Ellis got hold of a paper written to
describe a project known as Project C43 that was undertaken by Bell
Telephone toward the end of W.W.II. The paper described an innovative
method of scrambling analog voice transmissions by using distortion. From
this concept, Ellis began to develop the idea that a secure, digitally
encrypted message could be sent without exchanging keys in advance. He
developed an existence proof, and called it nonsecret encryption. Ellis
conceived a set of lookup table that could scramble and unscramble
calculations, and wrote a paper describing his idea in January 1970 called
'The Possibility of Secure NonSecret Digital Encryption.' The further
development of Ellis's and subsequent scientists' encryption work is
described in some detail. Topics covered include the work of Clifford
Cocks, who developed a formula that would allow a sender to encrypt a
message so that it could be decrypted only by someone who knows the
original prime numbers; Malcolm Williamson's work with methods of passing
numbers to build a shared, secure key; and **political** aspects of
encryption development.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Computer Security; E- **Commerce** ; E-Mail Utilities; Encryption
    ; File Security
REVISION DATE: 20000228

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00116639   DOCUMENT TYPE: Review

PRODUCT NAMES: Java (573744); Jini (715069)

TITLE: Java Jive
AUTHOR: Vitaliano, Franco
SOURCE: BackOffice Magazine, p61(8) Feb 1999
ISSN: 1084-6433

RECORD TYPE: Review

REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The highly **political** climate in which Sun Microsystems' Java and Jini are
evolving is discussed. Java and Jini appear to be able to do many types of
tasks for systems ranging from enterprise level environments to consumer
devices, but Sun's new contract and modified open source conditions are not
acceptable to many in the industry. For instance, Sun currently charges
per-unit royalty payments for **commercial** products developed under a Java
license. The contract also requires that any extensions or revisions made
to Java code will become the intellectual property of Sun. In addition, all
such changes have to be shared among all Java licenses. This seems
impractical in terms of development costs and competitive advantage, but an
even more disturbing aspect of the license is the lack of meaningful and
unambiguous language in it. The Jini Technology license will be the model
for all other Java systems, and this license requires all changes to Jini
to be shared. Given the dissatisfaction of the industry with Sun's
requirements for Jini and Java, Sun's only hope for the technology is
development of unique systems for which OEMs, ISVs, or end-users who will
be willing to pay. Jini actually does cripple the proprietary nature of any
single-platform operating system, since it extends the power of Remote
Method Invocation (RMI).

COMPANY NAME: Sun Microsystems Inc   (385557)
SPECIAL FEATURE: Charts Graphs
DESCRIPTORS: Embedded Systems; Java; Software Marketing; Standards
REVISION DATE: 19990830

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00115049   DOCUMENT TYPE: Review

PRODUCT NAMES: Millennium Solutions   (740713)

TITLE: Federal Agencies Opt for Manual Fixes
AUTHOR: Hoffman, Thomas
SOURCE: Computerworld,   v33 n11 p50(1) Mar 15, 1999
ISSN: 0010-4841
HOMEPAGE: http://www.computerworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Despite the availability of numerous year 2000-compliance filtering
applications, such as Millennium Solutions from Data Integrity, many
federal agencies continue to spend huge sums of **money** for external
consultants to manually repair old code. Millennium Solutions is a system
renovation tool used by the Bureau of Indian Affairs that saved the agency
more than $2 million in Y2K-remediation costs, or roughly the equivalent of
14 cents per line of code. Though **politically** -motivated contracting and
services have a lot to do with Y2K work in the federal sector, many
agencies have also become quite wary of the outlandish claims made by many
remediation software companies. Similarly, the recent spate of new
Y2K-oriented off-the-shelf software is just now beginning to get noticed in
agencies that have waited until 1999 to begin worrying about the coming
millennium. Other government organizations claim this new software came too
late for them, as they have been doing Y2K work for years.

COMPANY NAME: Data Integrity Inc (659789)
DESCRIPTORS: File Conversion; Government; Program Development; Project
    Cost Estimating; Y2K (Year 2000)
REVISION DATE: 20020819

00114770   DOCUMENT TYPE: Review

PRODUCT NAMES: Street Wars Preview   (740489)

TITLE: Street Wars
AUTHOR: Staff
SOURCE: PC Gamer,   v6 n3 p40(2) Mar 1999
ISSN: 1080-4471

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Studio 3's Street Wars is an easy-to-learn strategy game that incorporates
brutal gangsters and chainsaw-toting psychos into a daunting cityscape.
Even first-time strategy gamers will find the game's tutorials very useful
for getting up to speed. The definitive lack of **political** correctness of
this version of Street Wars gives the game a decided advantage over the
previous version of the game from Eidos Interactive. Each building in
Street Wars houses tenants who must give players either workers, **money** ,
or new tenants, though the gamer must choose only one of these options.
Players can control the game's 'undesirable' characters in order to cripple
an opponent's productivity, such as sending a prostitute to strip dance in
front of the opposition's home base.

COMPANY NAME: Studio 3 Interactive Ltd (659754)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Games; IBM PC & Compatibles; Strategy Games
REVISION DATE: 20020227

00114016   DOCUMENT TYPE: Review

**PRODUCT NAMES: MEAKOD   (734977); Major Companies of the Arab World
(734985); Global Business Browser   (734993); Company Intelligence   (735001)
; Companies International   (647845)**

TITLE: mirage or reality: Middle East Sources
AUTHOR: Hartmann, Janet
SOURCE: Database,   v22 n1 p14(11) Feb/Mar 1999
ISSN: 0162-4105

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Kompass' MEAKOD, Graham & Whiteside's Major Companies of the Arab World,
OneSource's Global Business Browser, IAC's Company Intelligence, and Gale
Research's Companies International are highlighted in an examination of
resources describing the Middle East. Those resources that focus only on
the Arab culture usually exclude Israel, but Israel is included in
resources that are more **politically** neutral. The Middle East does not
have a specific definition, but is referred to in the 'American Heritage'
dictionary as 'an area of Southwest Asia and North Africa.' To the general
public, the Middle East can be construed to connote Bahrain, Egypt, Iran,
Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Syria, the
United Arab Emirates, and Yemen. Sometimes northern African nations are
included, e.g., Morocco, and some sources include Israel. Turkey is
categorized as Middle Eastern, European, or possibly Asian. MEAKOD is
updated every two years, and provides versatile searching for six nations

and almost 122,000 companies. Major Companies describes almost 8,000
companies and information about 42,000 executives, including e-mail, phone,
and faxing information. Global Business Browser, Company Intelligence, and
Companies International use Graham & Whiteside as their source. Among
topics covered are major corporate directory databases and **commercial** Web
sites.

COMPANY NAME: Kompass USA Inc (658138); Graham & Whiteside Ltd (658111);
    OneSource Information Services Inc (597716); Gale Group (680591)
SPECIAL FEATURE: Tables Screen Layouts
DESCRIPTORS: Content Providers; Economic Analysis; Globalization;
    Information Retrieval; Internet; Market Research
REVISION DATE: 20010330

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00111302   DOCUMENT TYPE: Review

PRODUCT NAMES: GIS (830278); Government (830271)

TITLE: Browsing Welcome on State Data Web Site
AUTHOR: Kelly, Maurie Caitlin Hermany, Ron
SOURCE: Business Geographics,   v6 n8 p24(4) Aug 1998
ISSN: 1067-456X
HOMEPAGE: http://www.bg.geoplace.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Geospatial data and data that can be manipulated using a geographical
information system (GIS) is rapidly becoming a primarily planning tool for
governments, businesses, and developers. In the past, text-based and
tabular data was the primary method of recording this information. The
Commonwealth of Pennsylvania and the Pennsylvania State University has
developed the Pennsylvania Spatial Data Access (PASDA) system, a Web-based
system that supports search, display, and retrieval of GIS data, metadata,
and imagery. PASDA is meant to provide free public access to geospatial
data and metadata related to Pennsylvania over the Internet. Making free
data available is a primary goal of the developers of PASDA. The core
capabilities of PASDA are seamlessly integrated into the PASDA Web site.
The capabilities are tailored to GIS novices and experts alike, and PASDA
provides nearly 3,000 downloadable data sets, including data on watersheds
and streams, forests, surface geology and soils, and **political** data.
PASDA's Metamaker module facilitates creation and submission of metadata by
data holders, using HTML. Users need not have expertise in creating
metadata. The PASDA system has become important to Pennsylvania's economy,
and 20 percent of the 100,000 monthly users represent some sort of
commercial activity.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Geographical Information Systems; Government; Information
    Retrieval; Internet Utilities; Mapping; Urban Planning
REVISION DATE: 20010330

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00108544   DOCUMENT TYPE: Review

PRODUCT NAMES: Women.com (517216)

TITLE: **Compelling Content for Wired Women**
AUTHOR: Newson, Gillian Carfora, Gina
SOURCE: NewMedia, v8 n5 p32(2) Apr 14, 1998
ISSN: 1060-7188
HOMEPAGE: http://www.newmedia.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

WireNetworks' Women.com, Home Arts Network from Hearst Communications, and iVillage.com's various sites are a few World Wide Web sites focusing on a growing Internet demographic: women's issues and information. iVillage.com originally targeted baby boomers in general, then shifted its gender focus when finding more than 80 percent of visitors were female. The site focuses on work, home, family, and **financial** matters and is geared for needed-it-a-minute-ago female Web surfers. iVillage www.ivillage.com also takes advertising from a variety of **politically** -correct sources including Toyota and one of the world's largest recycling companies, something that appeals to the demographic. Neither iVillage.com or Women.com have turn a profit yet, but both are optimistic that content networks in general will be more successful and profitable in 1999 as more women find and identify with Web sites like theirs. Women.com is planning on going public to create a profit.

COMPANY NAME: Women.com Networks (586901)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: BBS (Bulletin Board Systems); Internet
REVISION DATE: 20010331

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00105050   DOCUMENT TYPE: Review

PRODUCT NAMES: **Lexpedite Windows (678937);** Political **Pro (678945**

TITLE: **LEXIS-NEXIS Adds ABA and CCH Publications: LEXIS Introduces Docum...**
AUTHOR: Staff
SOURCE: Information Today, v14 n9 p19(2) Oct 1997
ISSN: 8755-6286
HOMEPAGE: http://www.infotoday.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

LEXIS-NEXIS has announced two new products: the Lexpedite Windows application, and the **Political** Pro graphical interface. Lexpedite, published by LEXIS-NEXIS subsidiary LEXIS Document Services, gives **commercial** lenders and legal counsel improved management of public record search and filing projects. The program is available in a 32-bit format for Windows 95 and Windows NT. It offers a unified interface that lets users access LEXIS Document Services from the desktop. Users can order manual searches, check transaction history, and generate UCC forms locally. The software also gives users the ability to do fact checking against the LEXIS-NEXIS public records in corporation and lien databases. It includes approved UCC forms for all 50 states, automatic form updating, and one-time data entry of debtor, secured party, and collateral information. **Political** Pro gives users access to pending federal and state bills and regulations, the Congressional Record, voting records, **political** profiles, and much more. The information is gathered from over 35 **political** sources. Users can find specific information through a simple search form or by searching on one of six main categories.

COMPANY NAME: LexisNexis Group (316351)
DESCRIPTORS: Content Providers; Credit Analysis; Front Ends; Government;
    IBM PC & Compatibles; Information Retrieval; Law Firms; Legal; Politics
    ; Windows; Windows NT/2000
REVISION DATE: 20010930

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00101678   DOCUMENT TYPE: Review

PRODUCT NAMES: Analytica 1.00 Windows   (643033)

TITLE: Analytica puts numeric models on the 'whiteboard'
AUTHOR: Conatser, Kelly
SOURCE: InfoWorld,   v19 n34 p110(1) Aug 25, 1997
ISSN: 0199-6649
HOMEPAGE: http://www.infoworld.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

Decisioneering's Analytica 1.00 for Windows, a numeric modeling software
package, is rated good overall, especially for its ability to divide
complex problems into maneuverable, easy-to-document segments. It also
provides pop-up menus with statistical distributions that eliminate some of
the guesswork associated with modeling. However, the application is not
suitable for many spreadsheet applications, and no online tutorial is
provided. In addition, some widely used spreadsheet calculation features
are omitted. No macro language is provided for programming advanced user
interaction . Analytica is a **revolutionary** product that abandons the
row/column grid of the standard spreadsheet, and in its place puts a
modeling whiteboard that allows users to show a problem by using an
intuitive, logical flowchart. When the model is completed, variable input,
intermediate calculations, and results are in disparate modules in which
users can drill down or up. This metaphor can be either advantageous or a
drawback, based on the type of problem being modeled and the user's ability
to design and interpret spreadsheet models. For instance, if the model is a
complex one that is difficult to show paradigmatically in a row/column
grid, Analytica's flowchart is an advantage because users can model various
parts of the problem in different submodules that can be linked.

PRICE: $795

COMPANY NAME: Decisioneering Inc (441911)
SPECIAL FEATURE: Screen Layouts Charts
DESCRIPTORS: **Financial** Analysis; IBM PC & Compatibles; Math Packages;
    Models; Windows
REVISION DATE: 19971030

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00101003   DOCUMENT TYPE: Review

**PRODUCT NAMES: Domino   (622419); Lotus Go Pro   (659665); Netscape
SuiteSpot Server   (608891); Microsoft Internet Information Server   (591645)**

TITLE: Playing Domino
AUTHOR: Cole-Gomolski, Barb
SOURCE: Computerworld,   v31 n16 p51(2) Apr 21, 1997
ISSN: 0010-4841
HOMEPAGE: http://www.computerworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Lotus Development's Domino and Lotus Go Pro, Netscape Communications'
Netscape SuiteSpot Server, and Microsoft's Microsoft Internet Information
Server (IIS) are products highlighted in a discussion of the **political**
aspects of Lotus' shift from Notes workgroup software to Domino; Domino
provides Web-based access to Notes databases. IT shops often get embroiled
in office politics, and the release of Domino is another example; Lotus
Notes advocates continue to be loyal to Domino, while Web 'purists' see
Domino as a proprietary server. For instance, Bristol-Myers Squibb has
about 20,000 Notes users and is migrating to Domino 4.5 with included Web
server functions. The company's manager of electronic **commerce** says
improving Domino's access to documents in RDBMS storage could help Domino
compete more effectively against SuiteSpot and IIS as a Web server. Some
Web mavens say Domino's Notes connection is far from open, but Domino fans
say Domino has an open architecture that rivals any IP-ready server and has
better security and replication. Standard Web servers transmit data via
Hypertext Transfer Protocol (HTTP), while Domino translates data
dynamically from a Notes format to HTTP. Domino also provides messaging,
calendaring, scheduling, and replication. Various telecommunications
experts describe the reactions of users to both paradigms.

COMPANY NAME: Lotus Development Corp (254975); Netscape Communications
    Corp (592625); Microsoft Corp (112127)
DESCRIPTORS: Groupware; IIS; Network Servers; Notes/Domino; Software
    Marketing; Web Servers
REVISION DATE: 20020819

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DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00098461   DOCUMENT TYPE: Review

PRODUCT NAMES: Globalization (843156); Internet (833029)

TITLE: Finding Overseas Markets with Uncle Sam's Help
AUTHOR: Kubiske, Daniel E
SOURCE: Database,   v19 n5 p46(5) Oct/Nov 1996
ISSN: 0162-4105

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Resources on the Internet for importers and exporters are many, as
demonstrated in a recent search for international trade data that turned up
30,000 hits on Alta Vista; the search also turned up 7,000 hits for foreign
trade. A Yahoo! search produced 354 World Wide Web sites that focus on
international trade and 41 for foreign trade. **Political** parties have
agreed for the last several years that more material about import/export
resources should be on the Internet, a meeting of the minds that has
resulted in the Internet becoming a sea of Federal Government data,
reports, and statistics. Most of the data is available at no extra cost, or
at little cost on fee-based systems. However, users may have problems
obtaining data in a format that is useful without a lot of offline
formatting or other treatment. A huge collection of federal trade and
economic information is maintained by STAT-USA, an organization that
receives so much data that its staff has to work at breakneck speed just to
stay current. It used to be called the Office of Business Analysis of the
Commerce Department, but is now a self-directing program. Researchers
using the CD-ROM-based data can locate important economic and trade
information. The Internet site of the data **bank** does not include time
series data, such as International Labor Statistics. Other Web sites

discussed include International Trade Administration; Big Emerging Markets;
Small Business Administration; USTR, STATE, and AID; and the State
Department site.

COMPANY NAME: Vendor Independent   (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Globalization; Government Regulations; Information Retrieval;
    Internet; Market Research
REVISION DATE: 20010228

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DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00096720   DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Windows   (740896); MacOS   (701424)

TITLE: Windows aces out the Mac at some multiplatform sites
AUTHOR: Sherman, Erik
SOURCE: MacWEEK,   v10 n41 p49(2) Oct 28, 1996
ISSN: 0892-8118
HOMEPAGE: http://www.macweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The contest between Microsoft's Microsoft Windows and Apple Computer's Mac
OS continues. The University of California concluded that it cannot afford
not to support Macintoshes, and Science Application International is coming
to the same conclusion, while Turner Broadcasting admits that users have
genuinely strong feelings about their chosen operating systems (OSs) that
cause them to take sides. However, the cost of managing and supporting two
separate platforms is the impetus behind the Mac's growing status as a
niche platform. Companies, says a VP of Houghton Mifflin, do not want to
pay for two types of licensing, development, and help desks. **Financial**
and internal **political** decisions are often the deciding factors, and
sometimes Macs can be more economically integrated into core business
applications, while other times purchasing a new platform is more cost
effective. For example, Harris Trust and Savings **Bank** says it currently
has no practical reason to use the Macintosh as a client, and that all
staff will be migrated to Windows 95. For someone to use a Mac, an
executive VP's approval is required.

COMPANY NAME: Microsoft Corp (112127); Apple Computer Inc (114936)
DESCRIPTORS: Apple Macintosh; IBM PC & Compatibles; MacOS; Operating
    Systems; Windows
REVISION DATE: 19990930

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00089013   DOCUMENT TYPE: Review

**PRODUCT NAMES: Cartographic Data Bank   (605654); MapArt Designer Series
(605671**

TITLE: MapArt
AUTHOR: Eckhardt, Robert C
SOURCE: Macworld,   v13 n5 p72(1) May 1996
ISSN: 0741-8647
HOMEPAGE: http://www.macworld.com

RECORD TYPE: Review

REVIEW TYPE: Review
GRADE: A

Layouts can be enhanced with high-quality maps, with Cartesia Software's products. Their Cartographic Data **Bank** comes in two volumes and offers highly detailed and sophisticated maps. The USA volume includes all 50 states, Canada, Mexico, and the Caribbean, and the World volume includes regional world maps, and individual maps of almost every country. The maps are well-detailed, with details appearing on different levels for convenient editing. The MapArt Designer Series also has USA and World volumes, updated to show current **political** boundaries. The Designer Series is less detailed than the Data **Bank** , and some of the layers are not contained in separate files.

COMPANY NAME: Map Resources (414484)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Apple Macintosh; MacOS; Mapping
REVISION DATE: 20020819

 22/5/38
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00088833   DOCUMENT TYPE: Review

PRODUCT NAMES: **Company--Apple Computer Inc** **(850241)**

TITLE: **Can the 'Net save Apple?**
AUTHOR: Watt, Peggy
SOURCE: Network World,   v13 n3 p1(2) Jan 15, 1996
ISSN: 0887-7661
HOMEPAGE: http://www.nwfusion.com

RECORD TYPE: Review
REVIEW TYPE: Company

Apple Computer's **financial** problems require the company to design a new strategy that could and should strongly emphasize Internet **connectivity** . Third- **party** Mac developers already provide Net products, and recently demonstrated them at MacWorld Expo. Applications demonstrated included ACI US's extensions to its 4D database. The tools include development offerings, browser utilities, Web builders and managers, and modems. Apple's current Internet products include client and server hardware and software, and TCP/IP is bundled with the Mac OS. The eWorld online service is World Wide Web-based, but Apple needs to develop a unified Internet plan and to announce it as Microsoft recently did. Currently, the Macintosh is the fourth most popular Web server, and Apple claims a second place position for **commercial** products, in back of Solaris.

COMPANY NAME: Apple Computer Inc (114936)
DESCRIPTORS: Apple Macintosh; BBS (Bulletin Board Systems); Client/server;
    Database Management; Internet Utilities; MacOS; Network Software; Web
    Servers
REVISION DATE: 20020703

 22/5/39
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00087064   DOCUMENT TYPE: Review

PRODUCT NAMES: **Internet** **(833029)**

TITLE: **Web 2000**
AUTHOR: Heyman, Karen
SOURCE: NetGuide,   v3 n1 p52(6) Jan 1996

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

A far-reaching assessment of the World Wide Web and its future potential
suggests that many new scenarios are possible. Legal issues will be brought
to the forefront as consumers and vendors negotiate solutions for disputes
arising from transaction processing on the Internet. Elected officials and
candidates will no doubt eschew the fax machine for Internet e-mail to
accelerate turnaround time on communications. **Political** advertisements
will abound online. Educators will enhance the high-tech educational
potential of the Internet by applying rapid communications. Other realms of
 commerce will also benefit from the growing popularity of online
communications.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Internet; Internet Marketing; Politics
REVISION DATE: 20010331

 22/5/40
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00084284   DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Security (841944); E- Commerce **(836109**

TITLE: The Politics of Electronic Commerce
AUTHOR: Dunlap, Charlotte
SOURCE: CRN,   v648 p1(2) Sep 11, 1995
ISSN: 0893-8377
HOMEPAGE: http://www.crn.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Marketing on the Internet opens new vistas with **political** implications
for VARs who might be caught in the middle. Security concerns extend to a
variety of issues including the proposed level of encryption which will be
allowed, especially in overseas software export. Current domestic levels
exceed 100 bits, while products shipped internationally are limited to
scant 40-bit encryption codes. These encryption technologies and standards,
along with other issues of Internet security, are the subject of numerous
proposals under consideration by the federal government. Also under review
is an Internet security system in which security 'keys' would be entrusted
to independent third parties.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Computer Security; Conferencing; EFT (Electronic Funds
    Transfer); Encryption; Government Regulations; Internet Marketing;
    Internet Security
REVISION DATE: 20020124

 22/5/41
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00082693   DOCUMENT TYPE: Review

PRODUCT NAMES: ACCPAC Plus (690562); Telepay Bankrec (582506)

TITLE: Add-Ons Solve Accounting Dilemmas
AUTHOR: Steeves, Ryan
SOURCE: PC Today,   v9 n7 p63(1) Jul 1995

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

When a benevolent organization deployed Computer Associates' Accpac Plus
Accounting, they were very pleased with the program, although some of their
tasks still tended to be time-consuming. The organization turned to
third-party add-ons that make several Accpac accounting tasks easier and
minimize the group's use of paper accounting methods. Computer **Associates**
permits third- **party** companies to write Accpac add-ons to add extra
functionality to the accounting software. One of these is DataTech EDI
Systems' Telepay Bankrec. The charitable organization uses Telepay to save
nearly 14 hours per month. The program requires the **bank** statement to be
in electronic form. It can automatically compare cleared checks with checks
in Accpac's accounts payable module, print reports showing any
discrepancies, and automatically reconcile the account.

COMPANY NAME: ACCPAC International Inc (649775); DataTech EDI Systems
    (610135)
DESCRIPTORS: Accounting; Associations; **Bank** Statement Reconciliation;
    IBM PC & Compatibles; Nonprofits
REVISION DATE: 20010830

22/5/42
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00081630   DOCUMENT TYPE: Review

**PRODUCT NAMES: Oracle 7 (004233); Oracle SQL*Net (584401); Secure
Network Services (555878); Oracle Mobile Agents (528528); Developer/2000
(556351)**

TITLE: Distributed Enterprise: An Oracle-Based Distributed System
AUTHOR: Borsook, Paulina Gibbs, Julie Hansen, Brenda
SOURCE: Oracle Magazine, v9 n4 p30(13)(p35) Jul/Aug 1995
ISSN: 1065-3171
HOMEPAGE: http://www.oramag.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Oracle 7-based distributed computing requires symmetric replication
functionality; open gateways to mainframe and third- **party** data sources;
connected and disconnected network capabilities; application development
tools; distributed systems management products; and services for creation
of distributed systems and applications. Oracle 7 7.1's symmetric
replication functions automatically manage more than one data copy at
various sites while maintaining consistent data and integrity. Open Gateway
tools integrate mainframe and other data sources, while network products
(SQL*Net and Secure Network Services) support client/server messaging,
procedural languages, and Remote Procedure Calls (RPCs). Oracle Mobile
Agents allows traveling users to gain access to corporate information via
LANs, phone lines, and wireless networks. Developer/2000 and Designer/2000
development suites support enterprise application development and
off-the-shelf modules for **financial** , manufacturing, and human resources
processes.

COMPANY NAME: Oracle Corp (010740)
SPECIAL FEATURE: Charts
DESCRIPTORS: Client/server; Database Management; Distributed Processing;
    Network Software; Oracle; Parallel Processing; Program Development;
    Remote Network Access

22/5/43

00081198   DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Microsoft Corp   (850195); Company--Intuit Inc
(854409)

TITLE: **Microsoft bows out of Intuit deal**
AUTHOR: Messmer, Ellen
SOURCE: Network World,   v12 n22 p45(1) May 29, 1995
ISSN: 0887-7661
HOMEPAGE: http://www.nwfusion.com

RECORD TYPE: Review
REVIEW TYPE: Company

Under pressure from the Department of Justice, Microsoft has abandoned its
plans to acquire Intuit. However, the company has not abandoned the idea of
electronic **commerce** . Intuit's Quicken software could have functioned as
an on-ramp to electronic services conducted over the Microsoft Network.
Instead, Microsoft will concentrate on its own **Money** product, making it
work with the online service. Microsoft chairman Bill Gates reinforced his
company's commitment to electronic **commerce** , but did not specifically
state plans. Backing off from the Intuit deal was the best move, both
politically and strategically, for Microsoft. A fight with the Justice
Department could have caused delays during a critical sales period. Also,
if the Democrats lose the presidential election, a new Justice Department
may have less interest in software antitrust issues.

COMPANY NAME: Microsoft Corp (112127); Intuit Inc   (447013)
DESCRIPTORS: BBS (Bulletin Board Systems); Personal Finance; Software
     Marketing
REVISION DATE: 20020703

22/5/44

00079080   DOCUMENT TYPE: Review

PRODUCT NAMES: INSource   (569178); TRG Practice Guides on CD-ROM   (569186)

TITLE: **Fathers' Rights, Criminal Law Online: Plus Law MUG BBS and a CD...**
AUTHOR: Neser, Arlin P
SOURCE: Law Office Computing,   v5 n3 p28(2) Jun/Jul 1995
ISSN: 1055-128X

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The National Congress for Men and Children operates a free bulletin board
service (BBS) that addresses family law issues, particularly those issues
involving a father's rights. Of special interest are extensive 'Blue Lists'
of organizations for father's rights, divorce reform, and men's rights. The
BBS also has downloadable files that cover such diverse topics as
organizing for **political** influence, estimates of actual cost of a child
(U.S. Government), and a **financial** calculator for persons who are going
through a divorce. Law MUG BBS, a Chicago BBS, is also discussed. INSource
System from Nils Publishing is a CD-ROM for insurance-oriented lawyers. The
Rutter Group (TRG) Practice Guides cover several areas of legal practice.

COMPANY NAME: NILS Publishing Co (595128); West Group (443344)
DESCRIPTORS: BBS (Bulletin Board Systems); Conferencing; Content Providers
    ; Information Retrieval; Insurance; Legal
REVISION DATE: 20000830

 22/5/45
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00068814   DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Nortel Networks Corp (853186); Company--Wellfleet
Communications Inc (852554)

TITLE: Internetworking Power Play
AUTHOR: DiDio, Laura
SOURCE: Communications Week,   v513 p1(3) Jul 11, 1994
ISSN: 0746-8121

RECORD TYPE: Review
REVIEW TYPE: Company

SynOptics Communications and Wellfleet Communications have merged to
develop many integrated networking products. According to one user, the
U.S. Customs Service, the merger should give users more choices for
routers, wide area access devices, intelligent hubs, switches, and network
management products. The products are presumed to be better integrated than
those from Cabletron Systems and Cisco Systems. Some industry observers are
concerned about **political** issues surrounding the merger, especially those
users who have experienced bad service after other mergers. **Financial**
analysts predict success, but are waiting to see product integration, cost
cutting, and staff reduction measures.

COMPANY NAME: Nortel Networks Corp (667765); Wellfleet Communications Inc
    (472174)
DESCRIPTORS: Communications Interfaces; Internetworking; Network Software;
    Software Marketing
REVISION DATE: 20020819

 22/5/46
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00068130   DOCUMENT TYPE: Review

PRODUCT NAMES: Legislation Tracking (834122)

TITLE: Keeping An Electronic Eye on Your Legislators
AUTHOR: Low, Kathleen
SOURCE: Link-Up,   v11 n5 p14(2) Sep/Oct 1994
ISSN: 0734-988X
HOMEPAGE: http://www.infotoday.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Legislation tracking assistance via online legislative bill tracking
services is provided by states, **commercial** providers, or the U.S.
Congress. Computer-based tracking provides earlier updates and more
research options, and saves distribution time. With online systems, the
searcher can find bills by subject matter, sponsor, or co-sponsor.
Commercial vendors include Legi-Tech, the provider of Washington OnLine.
This service provides full-text bills, bill status, and lists the last
action taken. Washington Alert provides access to state and federal bill
data, including Congressional and regulation information. LEXIS/NEXIS

allows users to observe legislation status at the state and federal levels with full-text bills, archived bills, and large quantities of related **political** information. Some in-house systems for state legislatures and Congress are accessible to the public, including Georgia, Delaware, California, Hawaii, and the Library of Congress.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Content Providers; Information Retrieval; Legislation
    Tracking
REVISION DATE: 20000830

9/5/1   (Item 1 from file: 2)

7020571   INSPEC Abstract Number: C2001-10-1290D-015
  Title: **Descriptive econometrics for non-stationary time series with empirical illustrations**
  Author(s): Phillips, P.C.B.
  Author Affiliation: Cowles Foundation for Res. in Econ., Yale Univ., New Haven, CT, USA
  Journal: Journal of Applied Econometrics   vol.16, no.3   p.389-413
  Publisher: Wiley,
  Publication Date: May-June 2001 Country of Publication: UK
  CODEN: JAECET ISSN: 0883-7252
  SICI: 0883-7252(200105/06)16:3L.389:DEST;1-E
  Material Identity Number: H335-2001-004
  U.S. Copyright Clearance Center Code: 0883-7252/2001/$30.00
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Theoretical (T)
  Abstract: Work by the author (1998) on methods of spatial density analysis for time series data with stochastic trends is reviewed. The methods are extended to include processes with deterministic trends, formulae for the mean spatial density are given, and the limits of sample moments of non-stationary data are shown to take the form of moments with respect to the underlying spatial density, analogous to population moments of a stationary process. The methods are illustrated in some empirical applications and simulations. The empirical applications include macroeconomic data on inflation, **financial** data on **exchange rates** and **political opinion** poll data. It is shown how the methods can be used to measure empirical hazard rates for inflation and deflation. Empirical estimates based on historical US data over the last 60 years indicate that the predominant inflation **risks** are at low levels (2-6%) and low two-digit levels (10-12%), and that there is also a significant **risk** of deflation around the -1% level. (28 Refs)
  Subfile: C
  Descriptors: economic cybernetics; time series
  Identifiers: descriptive econometrics; nonstationary time series; spatial density analysis; stochastic trends; deterministic trends; mean spatial density; macroeconomic data; inflation; financial data; exchange rates; political opinion poll data
  Class Codes: C1290D (Systems theory applications in economics and business); C1140Z (Other topics in statistics)

9/5/2   (Item 1 from file: 139)

582396
TITLE: Descriptive Econometrics for Non-stationary Time Series with Empirical Illustrations
 AUTHOR(S): Phillips, Peter C. B.
 AUTHOR(S) AFFILIATION: Cowles Foundation for Research in Econ, Yale U
 JOURNAL NAME: Journal of Applied Econometrics,
 JOURNAL VOLUME & ISSUE: 16 3,
 PAGES: 389-413
 PUBLICATION DATE: 2001
 AVAILABILTY: <A
    HREF="http://www.interscience.wiley.com/jpages/0883-7252">Publisher's
    URL</A>
 ISSN: 0883-7252
 DOCUMENT TYPE: Journal Article
 ABSTRACT INDICATOR: Abstract
ABSTRACT: Recent work by the author on methods of spatial density analysis
    for time series data with stochastic trends is reviewed. The methods
    are extended to include processes with deterministic trends, formulae
    for the mean spatial density are given, and the limits of sample

moments of non-stationary data are shown to take the form of moments
with respect to the underlying spatial density, analogous to population
moments of a stationary process. The methods are illustrated in some
empirical applications and simulations. The empirical applications
include macroeconomic data on inflation, **financial** data on **exchange
rates** and **political opinion** poll data. It is shown how the
methods can be used to measure empirical hazard rates for inflation and
deflation. Empirical estimates based on historical US data over the
last 60 years indicate that the predominant inflation **risks** are at
low levels (2-6%) and low two-digit levels (10-12%), and that there is
also a significant **risk** of deflation around the -1% level.
GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.; Germany; France
DESCRIPTOR(S) (1991 to Present): Econometric Methods:
  Multiple/Simultaneous Equation Models: Time-Series Models (C320); Price
  Level; Inflation; Deflation (E310); Foreign Exchange (Exchange Rates;
  Intervention; Foreign Exchange Reserves; Currency Crises) (F310)
KEYWORD DESCRIPTOR(S) (1991 to Present): Econometrics; Spatial; Time
  Series

9/5/3   (Item 2 from file: 139)
DIALOG(R)File 139:EconLit
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541904
**TITLE: Descriptive Econometrics for Nonstationary Time Series with
  Empirical Illustrations**
AUTHOR(S): Phillips, Peter C. B.
AUTHOR(S) AFFILIATION: Yale U
PUBLICATION INFORMATION: Yale Cowles Foundation Discussion Paper: 1219
PAGES: 26
PUBLICATION DATE: May 1999
AVAILABILTY: Copies available from: Yale University, Cowles Foundation
  Library, P.O. Box 208281, New Haven, CT 06520. Website:
  www.econ.yale.edu/cowles
PRICE: no charge up to 3 papers; $3.00 U.S.; 4.00 International
DOCUMENT TYPE: Working Paper
ABSTRACT INDICATOR: Abstract
ABSTRACT: Recent work by the author on methods of spatial density analysis
  for time series data with stochastic trends is reviewed and extended.
  The methods are illustrated in some empirical applications and
  simulations. The empirical applications include macroeconomic data on
  inflation, **financial** data on **exchange rates** and **political
  opinion** poll data. It is shown how the methods can be used to measure
  empirical hazard rates for inflation and deflation. Empirical estimates
  based on historical U.S. data over the last 60 years indicate that the
  predominant inflation **risks** are at low levels (2-6 percent) and low
  two-digit levels (10-12 percent), and that there is also a significant
  risk of deflation around the negative 1 level.
DESCRIPTOR(S) (1991 to Present): Econometric Methods: Single Equation
  Models: Time-Series Models (C220); Descriptive Statistics; Hazard
  Rates; Kernel Estimate; Spatial Density; Unit Roots

9/5/4   (Item 3 from file: 139)
DIALOG(R)File 139:EconLit
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389000
**TITLE: Politics, Economics, and Investments: Explaining Plant and Equipment
  Spending by U.S. Direct Investors in Argentina, Brazil, and Mexico**
AUTHOR(S): Stevens, Guy V. G.
AUTHOR(S) AFFILIATION: Board of Governors of the Federal Reserve System
PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System
  International Finance Discussion Paper: 490 PAGES: 39

PUBLICATION DATE: December 1994
AVAILABILTY: Copies available from: Board of Governors of the Federal
    Reserve System, Division of International Finance, Washington, DC 20551
PRICE: no charge
DOCUMENT TYPE: Working Paper
ABSTRACT INDICATOR: Abstract
ABSTRACT: Few economists or laymen would deny that political events can
    have an important, sometimes even overwhelming, impact on economic
    decisions in general, and investment decisions in particular. The first
    goal of this paper was to integrate a number of political and
    non-traditional economic variables into the standard theory of
    investment based on the maximization of the expected value of the firm.
    The second goal was to test this generalized investment theory on a
    particularly fertile field for **gauging** the **interaction** of
    political and economic factors: the plant and equipment spending of
    foreign manufacturing affiliates of U.S. multinationals in Argentina,
    Brazil, and Mexico. The results of these ·tests show that the
    generalized theory is far superior to the traditional alternatives in
    the explaining the real investment of the sample for the 1958-89
    period.
DESCRIPTOR(S) (1991 to Present): Macroeconomics: Capital; Investment
    (including Inventories); Capacity (E220); Multinational Firms;
    International Business (F230); Expectations; Speculations (D840);
    International Linkages to Development; Role of International
    Organizations (includes international assistance programs, **trade** and
    financial flows; IMF conditionality) (O190
DESCRIPTOR(S) (Pre-1991): Industry Studies--Construction (6340);
    Macroeconomics--Theory of Aggregate Distribution (0235);
    Macroeconomics--Theory of Aggregate Demand: Investment (0233);
    International Business and Multinational Enterprises (4420); Theory of
    Uncertainty and Information (0261); International Lending and Aid
    (Public) (4430); International Monetary Arrangements (4320); Theory of
    International Trade and Economic Development (4114

9/5/5   (Item 4 from file: 139)
DIALOG(R)File 139:EconLit
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372912
TITLE: The political feasibility of adjustment in developing countries
 AUTHOR(S): Haggard, Stephan; Lafay, Jean-Dominique; Morrisson, Christian
 PUBLICATION INFORMATION: Paris: Organization for Economic Cooperation and
    Development, PAGES: 149
 PUBLICATION DATE: 1995
 ISBN: 92-64-24395-X
 DOCUMENT TYPE: Book
 ABSTRACT INDICATOR: Abstract
ABSTRACT: Presents the synthesis of results obtained from the project of
    the Development Center of the OECD on the political feasability of
    adjustment programs applied to five developing countries: Ecuador,
    Ivory Coast, Morocco, the Philippines, and Venezuela. Introduces the
    various modes of analysis of the efficient implementation of new
    programs. Proposes a framework of empirical **analysis** of political
    variables. Examines the **political** **background** of economic crises in
    theoretical studies and past experiences, and underlines the political
    dimension of stabilization measures. Describes the reactions to
    internal and external structural reforms and extends the analysis to
    the role of the IMF and the World Bank in these five countries.
    Determines the links between the economic political variables in the
    LDC stabilization programs and proposes the construction of a new **risk**
    -analysis model of adjustment policies. Lafay is at the University of
    Paris I Pantheon-Sorbonne. Haggard and Morrisson are at the OECD.
    Bibliography. [Jean Mirucki]
DESCRIPTOR(S) (1991 to Present): Fiscal and Monetary Policy in Development

(O230); International Linkages to Development; Role of International
    Organizations (includes international assistance programs, **trade** and
    financial flows; IMF conditionality) (O190
DESCRIPTOR(S) (Pre-1991): Stabilization Theories and Policies (1331);
    International Lending and Aid (Public) (4430); International Monetary
    Arrangements (4320); Theory of International Trade and Economic
    Development (4114)
COMPANY NAMES (DIALOG GENERATED): Development Center of the OECD ;
    University of Paris I Pantheon Sorbonne ; World Bank

13/5/1   (Item 1 from file: 35)

01858647 ORDER NO: AADAA-I3033558
**The social structure of entrepreneurial financing: Capital allocation
decisions in United States venture capital, 1965-1999**
  Author: Sacks, Michael Alan
  Degree: Ph.D.
  Year: 2001
  Corporate Source/Institution: Northwestern University (0163)
  Adviser: Brian Uzzi
  Source: VOLUME 62/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 3854.   309 PAGES
  Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT ; SOCIOLOGY, SOCIAL
                STRUCTURE AND DEVELOPMENT ; ECONOMICS, FINANCE
  Descriptor Codes: 0454; 0700; 0508
  ISBN: 0-493-45989-8

      My dissertation explores the social construction of financing in U.S.
venture capital, 1965–1999. Specifically, I assess how industries
construct funding policies in conditions of high risk and how these
patterns change over time as structural conditions of an industry shift. I
apply sociological perspectives of industry development (Dobbin, 1993;
Fligstein 1985, 1990) to the study of risk and resource allocation. Risk
and resource allocation is an important issue because financial decisions
are increasingly being made in high-risk industries, yet we know very
little about the dynamics behind resource allocation for new
entrepreneurial firms. Most arguments in this area focus on individual and
organization-level decision making. I advocate a structural **analysis** of
high - risk funding, where **features** of an industry and its environment
shape funding patterns. I examine how shifts in these industry features
spark changes in funding strategies over time.
      I find that the venture capital industry goes through distinct periods
during which funding strategies differ substantially. Prior to 1980,
funding was concentrated in the highest-risk funding rounds and was
typically allocated all at once. The passage of an amendment to the ERISA
Law in 1979 sparked significant changes to venture capital funding. After
1980, funding was comparatively more heavily concentrated in less risky
funding rounds, with funding being “staged” or offered across
multiple rounds more frequently. Then, after a significant industry shock
in the mid 1990s, funding shifted back to higher risk and up-front
allocation. Archival and interview data suggest that **investors** used a
“risk as threat” frame in the 1980–1994 period, where
risk was something to be carefully managed or avoided altogether. In
contrast, **investors** took a “risk as opportunity” frame after
1994, when the highest-risk investment opportunities were welcomed as
optimal sources for profits. These findings imply that industry-level
structural conditions can spark distinctions in the use of high-risk
investment strategies over time, suggesting that a structural perspective
can help explain funding patterns currently ascribed to individual and
organizational action.

13/5/2   (Item 2 from file: 35)

01849469 ORDER NO: AADAA-I3025188
**Political institutions, interest group competition and investment strategy:
International and domestic applications to electric utilities**
  Author: Zelner, Bennet Andrew
  Degree: Ph.D.
  Year: 2001
  Corporate Source/Institution: University of California, Berkeley (0028)
  Chairs: Severin Borenstein; Oliver E. Williamson
  Source: VOLUME 62/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 3101.   123 PAGES

    This dissertation examines how the strength of a firm's
“interest group competitors”—rival interest groups with
which the firm has a distributive or allocative conflict, such as the
consumers of its products or the suppliers of substitute
products—interacts with the political and regulatory institutions
that define the “rules of the game” to affect the firm's
investment choices. It contributes to the growing body of research on
politics and firm strategy by suggesting that the manner in which such
institutions shape a firm's investment decision is not uniform, but rather
depends on the strength of its interest group competitors.
    When the firm faces strong political competitors,
“responsive” institutions that fail to limit the discretion of
political actors confront the firm with the risk from unfavorable
distributive or allocative policies. The expectation of adverse treatment
leads the firm to pursue “defensive” strategies, of which
reduced investment is one form. In contrast, when the firm faces weak
interest group competitors, it anticipates favorable treatment by political
actors. In this case, responsive institutions facilitate the promulgation
of favorable policies toward the firm, and lead the firm to pursue an
“opportunistic” strategy characterized by increased investment.
    The dissertation applies these arguments to the investment strategies
of firms engaged in the generation of electricity. It contains two
empirical applications, both of which feature the political influence of
the business consumers of electricity, as measured by the ratio of business
to total consumption of electricity (the “B/T ratio”).
    The first application is a cross-national econometric analysis of the
investment choices of up to 78 countries during the period 1970–1994.
The econometric model relates country-level measure of institutional
responsiveness and the B/T ratio, as well as other relevant influences, to
a country's growth rate of generating capacity.
    The second application examines how differences in US state-level
regulatory selection methods and partisan unity, together with a state's
B/T ratio, influence the planned **investment** strategies of US **investor**
-owned electric utilities during the period 1990–1996. This analysis
complements the cross-national analysis by focusing exclusively on private
sector firms, and also **identifying** the effects of specific **political**
institutional **attributes** rather than aggregate measures of institutional
attributes. Both of the empirical analyses are generally supportive of the
hypotheses.

 13/5/3   (Item 3 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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01822357   ORDER NO: AADAA-I1403432
**A promise delayed: The politics of banking, railroad, and mineral
development in Alabama: 1846--1860**
  Author: Castellano, Donna McPherson
  Degree: M.A.
  Year: 2001
  Corporate Source/Institution: University of Alabama in Huntsville (0278)
  Adviser: Johanne Shields
  Source: VOLUME 39/04 of MASTERS ABSTRACTS.
           PAGE 1032. 148 PAGES
  Descriptors: HISTORY, UNITED STATES ; ECONOMICS, HISTORY ; POLITICAL
                SCIENCE, GENERAL ; BUSINESS ADMINISTRATION, BANKING
  Descriptor Codes: 0337; 0509; 0615; 0770
  ISBN: 0-493-13125-6

    This study offers an interpretation of Alabama's economic development
in the antebellum period. It argues that Alabama's approach to railroad and
mineral development grew from the altered political and economic

environment caused by the collapse of Alabama's state-run banking system. Since bank debt precluded the state legislature from funding railroad projects, modernizing Alabamians invested in railroads to develop the region's mineral resources. This thesis **identifies** and **analyzes** the business and **political** activities of **investors associated** with three mineral railroads. Further, this thesis traces the politics of railroad development throughout the 1850's and demonstrates how railroad supporters from the black belt and the Tennessee Valley formed a political coalition during the 1859 session to pass legislation that provided more than 1.5 million dollars in railroad aid. The chief beneficiary of the bill was North Alabama's Tennessee and Alabama Central Railroad.

13/5/4   (Item 4 from file: 35)

01817745 ORDER NO: AADAA-I3005285
Cognitive, affective, and behavioral correlates of relationship satisfaction and commitment: A test of the investment model
    Author: Dowd, Duane Alan
    Degree: Ph.D.
    Year: 2001
    Corporate Source/Institution: Texas Tech University (0230)
    Chairperson: Jacki Fitzpatrick
    Source: VOLUME 62/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 790. 166 PAGES
    Descriptors: SOCIOLOGY, INDIVIDUAL AND FAMILY STUDIES ; SOCIOLOGY,
              THEORY AND METHODS ; PSYCHOLOGY, SOCIAL
    Descriptor Codes: 0628; 0344; 0451
    ISBN: 0-493-14566-4

    This study examined the relationships between **individual** characteristics and components of the **Investment** Model. More specifically, associations between cognitive (attributions and distressed partner thinking), affective (empathy and optimism), and behavioral (positive and negative socioemotional behaviors) factors and Investment Model components (rewards, costs, comparison level, alternatives, investments, and barriers) were tested. This study also examined whether the relationship between individual characteristics and marital quality (satisfaction and commitment) was mediated by the Investment Model components. A community sample of 226 married individuals completed questionnaires which assessed these **individual** characteristics, the **Investment** Model components and relationship quality. Factor analysis on the Investment Model components revealed a three factor solution that represented relationship benefits, detriments and hindrances. Benefits were negatively related to attributions, and positively related to optimism (for women) and positive behaviors (for men). Detriments were positively related to attributions and to distressed partner thinking (for women), and negatively related to empathic concern (for women) and to positive behaviors (for men). Hindrances were positively related to empathic concern and to **negative behaviors** (for women). Regression **analysis** indicated that the relationship between (a) attributions and quality was fully mediated for men and women and (b) empathic concern and quality was partially mediated for mien by the Investment Model factors. This research provided overall support for the mediational role of the Investment Model components, and suggested future directions for relationship research.

13/5/5   (Item 5 from file: 35)

01727686 ORDER NO: AADAA-I9960667
Thorstein Veblen's theory of leisure as interpreted by Veblen scholars
    Author: Thomas, Marty Jean
    Degree: Ph.D.
    Year: 1999

This dissertation employed a hermeneutic framework and qualitative methodology to explore Thorstein Veblen's views on leisure. Veblen was generally thought to have written about leisure only in negative terms. A panel of Veblen scholars was asked to respond to four open-ended questions that were meant to clarify Veblen's meaning and intentions.

The respondents reported that Veblen was more than a negative philosopher of leisure. Veblen's used the to **identify** the **negative attributes** of predation, conspicuous consumption and status emulation. Veblen was a believer in the protestant work ethic, and this, combined with the gilded era times and the value of industriousness of his upbringing, was the foundation for his definition of leisure. It was likely that Veblen used the term leisure as a rhetorical tool to expose the wasteful and parasitic ways of some of the upper classes. Those who sought to identify status, engaged in conspicuous display or consumption were the subject of Veblen's scorn. The wasteful, parasitic, and emulative behaviours resulted in a denigration of work and it was work, in Veblen's view that did contribute to a progressive and just society.

Veblen clearly believed in both productive (work) and reproductive activities (instinct of workmanship, parental bent and idle curiosity) as the most effective means to contribute to the common good. Veblen was a believer in the value of work, for its intrinsic value as well as its social contribution, and was a proponent of the productivist approach to the organization of society.

It was clear that Veblen scholars believed that his work is relevant today. Veblen's overriding premise that economics could not be removed from daily life is timely in the search for a relevant economics that takes into account the human condition rather than just products and markets. He suggested a value for activities which promoted the social good but are not given **monetary** compensation. Veblen's critique of **consumer** society, although dated, is highly relevant in this postmodern world. The concept of cultural propensities as socially conditioned habits or traits have the potential to contribute to theory building in the study of leisure.

 13/5/6   **(Item 6 from file: 35)**
DIALOG(R)File   35:Dissertation Abs Online
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01677599 ORDER NO: AAD99-13539
BY ALL MEANS, CONSUME!: A MULTI-METHOD INVESTIGATION OF THE RELATIONSHIP BETWEEN TELEVISION, CONSUMERISM, AND CRIMINAL BEHAVIOR

The dissertation examines the relationship between consumer messages on television, consumerism, anomie, and criminal behavior among youth in the United States. A multiple method investigation, there are four principal components of the study. The first component involves a content analysis of the twenty-five highest rated prime-time programs each year from 1950 through 1995 and archival research on the quantity and quality of commercial messages over the same period. The second component of the study is a time series analysis that seeks to explain variations in consumerist

content and specify the relationship between the content and juvenile arrest rates. The third component of the study is a cross-sectional analysis of national probability samples of high school seniors surveyed annually from 1975 through 1995 by the Monitoring the Future project. The fourth component of the study is a time series analysis relating aggregated data from the annual cross-sections of high school seniors and the annual consumerism scores derived from the content analysis.

Three assumptions and three main hypotheses were investigated. The first assumption was that television is filled with consumerist messages. The second assumption was that the degree to which television is filled with consumerist messages varies over time. The third assumption was that most children will not avoid exposure to consumerist messages. The first hypothesis was that television viewing leads to consumerism (consumer attitudes and behaviors) that persists as long as the child viewer can successfully enact the consumer role through adequate means of consumption. The second hypothesis was that among youths with a desire to consume that exceeds their means of consumption (referred to as low outcome or efficacy expectancy), consumerism leads to anomie and/or frustration. The third and final hypothesis was that anomie and/or frustration leads to criminal behavior.

All three assumptions received some support. Archival research showed that television is filled with the most basic of consumerist messages, commercials. The content analysis demonstrated that the consumerist messages of television did vary over time. A review of prior empirical work indicated that children most cannot avoid exposure to them. The hypotheses also received some support. At the individual level, consumerist television was shown to be related to concurrent consumer behavior (days spent shopping) and consumer attitudes (desire to earn lots of **money**). Both **consumer** attitudes and behaviors were shown to be related to concurrent levels of anomie, and anomie was shown to be related to **criminal behavior** . In the cross-sectional **analysis** , these relationships were not contingent upon socioeconomic status nor perceived efficacy. The relationships were quite small and issues of causal order were not resolvable. The dynamic cross-sectional analysis revealed that at the aggregate level, lagged values of consumerist television were positively and quite substantively related to consumer behaviors and acts of innovation and rebellion among certain subgroups, particularly males and females with low perceived efficacy. The relationship between televised consumerism and both anomie and retreatism were consistently negative. Alternative explanations for these findings are presented.

 13/5/7   (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01500965 ORDER NO: AAD96-26815
LONGITUDINAL EFFECTS OF NEGATIVE LIFE EVENTS ON MARITAL DISTRESS
   Author: COHAN, CATHERINE L.
   Degree: PH.D.
   Year: 1996
   Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (
         0031)
   Chair: THOMAS N. BRADBURY
   Source: VOLUME 57/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
         PAGE 2859. 119 PAGES
   Descriptors: PSYCHOLOGY, CLINICAL ; PSYCHOLOGY, SOCIAL ; SOCIOLOGY,
                 INDIVIDUAL AND FAMILY STUDIES
   Descriptor Codes: 0622; 0451; 0628

     Current models of marriage are limited by examining individual and interpersonal factors in marriage, without considering their external context. Conversely, current models of life events are limited by examining individual adjustment to external events, ignoring their interpersonal context. The purpose of this research is to develop and test a comprehensive model of marriage that incorporates the strengths of both types of models. Marital satisfaction is conceptualized as a function of external stressors, interpersonal functioning, and **individual** adjustment.

To **investigate** the longitudinal effects of external stressors on
marriage, 60 newlywed couples were recruited to provide information about
their marital satisfaction, life events, and depressive symptoms, as well
as samples of their problem solving and social support behaviors. Following
the initial assessment within the first six months of marriage, couples
were asked to provide information about their marital satisfaction,
depressive symptoms, and marital status 18 months later. It was
hypothesized that marital communication would moderate the effect of life
events on change in depressive symptoms and marital outcome, and that life
events would affect adjustment via mediated relationships. Life events were
related to longitudinal change in marriage in two ways. First, the
association between life events and marital change was moderated by the
verbal content of problem-solving discussions. Specifically, higher
proportions of **negative behavior** in conjunction with higher **rates** of
stressors predicted increases in spouses' depressive symptoms and poorer
marital outcomes. Higher proportions of positive behavior buffered the
effect of higher rates of stressors such that spouses' depressive symptoms
were stable or declined and their marital outcomes were better. These
results supported a stress-buffering model and a personal growth model of
stress. Second, wives' depressive symptoms mediated the association between
their life events and marital outcomes. Wives reporting more life events
also reported more depressive symptoms which, in turn, predicted that
couples were less satisfied. Taken together, the results provided support
for expanding the social learning model of marriage to incorporate external
stressors into the study of individual and interpersonal factors in
marriage.

13/5/8   (Item 8 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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01387928 ORDER NO: AAD94-34340
WAR AND STATE MAKING IN REVOLUTIONARY IRAN (IRAQ)
   Author: NAZEMI, NADER
   Degree: PH.D.
   Year: 1994
   Corporate Source/Institution: UNIVERSITY OF WASHINGTON (0250)
   Supervisor: ELLIS GOLDBERG
   Source: VOLUME 55/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
            PAGE 2561. 344 PAGES
   Descriptors: POLITICAL SCIENCE, INTERNATIONAL LAW AND RELATIONS;
                 POLITICAL SCIENCE, GENERAL
   Descriptor Codes: 0616; 0615

     This study explains the predominant social, **political** and economic
characteristics of the Islamic Republic by **analyzing** the internal
consequences of the Iran-Iraq war for state capacities and state-society
relation in Iran. The war required that the Islamic regime mobilize
resources-- **people** , **money** and material--as well as form viable internal
and international alliances. As a result we see in Iran the expansion of
state organizations responsible for the mobilization of societally
controlled resources, as well as the formation of inter-class ties with the
more impoverished segments of the population through a series of populist
measures. The latter became possible only after the ruling regime distanced
itself from obligations to members of its own social class, the traditional
bazaar, whose free market orientation clashed with the regime's wartime
prerogatives. With the end of the war, it is asserted, the Islamic regime
is torn between its populist obligations to the masses, on the one hand,
and on the other hand to the perceived need to embark upon market-oriented
reconstruction. This study contributes to the understanding of the
revolution by going beyond the all too common focus on Islamic ideology and
the socio-economic and political crises which characterized the last years
of the Shah's rule and analyzing, instead, the responses of the ruling
regime, and the Iranian people, to the multitude of internal and external
challenges which they confronted in the post-overthrow period.

13/5/9   (Item 9 from file: 35)

01333882 ORDER NO: AAD94-02014
COMMUNICATION OF INTERGROUP BIAS (ETHNOCENTRISM)
   Author: DAVIS-STITT, CARENE LEONA
   Degree: PH.D.
   Year: 1993
   Corporate Source/Institution: UNIVERSITY OF OREGON (0171)
   ADVISER: MYRON ROTHBART
   Source: VOLUME 54/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 4964. 133 PAGES
   Descriptors: PSYCHOLOGY, SOCIAL; SOCIOLOGY, ETHNIC AND RACIAL STUDIES
   Descriptor Codes: 0451; 0631

     In three studies, the communication of intergroup bias and the
relation between ethnocentrism and language use were **investigated** by
having information about Target **individuals** described by a Sender to a
Receiver. In Study 1, members of two university fraternities examined
cartoon scenes which depicted individual members of their own group
(ingroup), or the other group (outgroup) engaging in positive and negative
behaviors. Senders tape recorded their descriptions of each scene, and then
rated the favorability of the scenes and the two groups. Later, Receivers,
unaware of the group membership of Sender or Target, read transcripts of
the descriptions and rated them on favorability, predictability, and
informativeness. Senders rated their own fraternity, and the scenes of
ingroup members more favorably. Senders' tape-recorded descriptions tended
to be more abstract for positive ingroup than for negative ingroup
behaviors, and for negative outgroup than for positive outgroup behaviors.
Senders' ethnocentric bias was communicated to Receivers, who rated
descriptions more favorably when the Sender and Target were members of the
same group. The same procedure was used in Study 2, except that Senders
were randomly assigned to two arbitrary groups, and Receivers listened to
the tape-recorded descriptions. Senders again rated their own group more
favorably than the other group, but the intergroup bias was not transmitted
to the Receivers. In Study 3, Senders' belief about the Receiver's ingroup
or outgroup status was manipulated. Senders rated their own group, and
positive behaviors of ingroup targets, more favorably than the outgroup,
when they believed the Receiver was from their own group. Conversely,
Senders **rated** positive and **negative behaviors** of outgroup targets
more favorably when the Receiver was also outgroup. Ethnocentric bias was
transmitted to Receivers and behaviors tended to be rated more favorably
for ingroup than for outgroup descriptions. This research is a step toward
understanding the inter-individual communication of intergroup bias and the
relation between ethnocentrism and language use.

13/5/10   (Item 10 from file: 35)

01313023 ORDER NO: AAD93-18644
**UNDERSTANDING POLITICAL TOLERANCE: A STATUS CATEGORY AND POLITICAL SYMPATHY
MODEL OF PUBLIC SUPPORT FOR FREE EXPRESSION (TOLERANCE)**
   Author: STEELE, CATHERINE ANN
   Degree: PH.D.
   Year: 1993
   Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (
          0262)
   Supervisor: JACK M. MCLEOD
   Source: VOLUME 54/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 1988. 302 PAGES
   Descriptors: MASS COMMUNICATIONS; POLITICAL SCIENCE, GENERAL; WOMEN'S
              STUDIES
   Descriptor Codes: 0708; 0615; 0453

     The reasons behind the established relationship between social

location and political tolerance are not well understood. This dissertation
investigated three concerns about this relationship with a status category
and political sympathy model. First, I examined whether certain experiences
and beliefs that derive from a stratified society mediate the influence of
a status category on individuals' support for free expression. This
analysis included the conditions under which people use political sympathy
as an empathetic, generalized connection from their own experiences or
beliefs to broader support for free expression. Second, I **investigated**
whether **people** who differ in experiences and beliefs also differ in their
uses of reasoning criteria. Such evidence bolsters the notion of **political
  sympathy** as empathetic reasoning. Third, I **analyzed** whether people's
uses of communication sources influence their support for civil liberties.
     The model tests the effects of interaction terms, based on a status
category and beliefs or experiences, independent from other competing
influences such as political identities, evaluations, or media cognition.
The status categories were classified into ascription- (women and blacks)
and achievement-based (men and income) divisions. A variety of beliefs and
experiences were tested as potentially mediating the relationship between
the status category and tolerance. Comparisons were made between support
for a free press and free speech.
     The findings include the following: (a) women's beliefs in
non-traditional women's work roles, equality, or their experiences of
discrimination influenced their support for free speech; (b) the
politically sympathetic were women who supported others' freedoms
selflessly; (c) a lack of a negative relationship between individuals' time
spent watching television and their civil liberties support; (d) a positive
connection was found between individuals' attention to public affairs and
their free speech support; and (e) discussions influenced support for free
press.
     My conclusions address (a) understanding tolerance as "experiential
sophistication"; (b) the paradoxical promotion of tolerance among those who
have been treated differently in conflict situations; (c) tolerant
responses as influenced by experiences parallel to those who publicly
protest their grievances; (d) tolerance may derive from considerations of
fairness, not self-interest; (e) the personal experience of discrimination
influences political tolerance.

 13/5/11   (Item 11 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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01202732 ORDER NO: AAD92-04995
**INTERNATIONAL TRADE AND FOREIGN DIRECT INVESTMENT: AN EMPIRICAL ANALYSIS OF
ECONOMIC AND NONECONOMIC FACTORS DETERMINING FOREIGN INVESTMENT IN SOUTH
AFRICA (1970-1987) (TRADE)**
  Author: AGAHRO, STEVE BRENDAN
  Degree: PH.D.
  Year: 1991
  Corporate Source/Institution: UNIVERSITY OF DENVER (0061)
  Source: VOLUME 52/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 3375. 193 PAGES
  Descriptors: ECONOMICS, COMMERCE-BUSINESS
  Descriptor Codes: 0505

     The major objective of this research was to examine the economic and
non-economic factors that determine foreign direct investment decisions of
the U.S., U.K., and FRG MNCs in South Africa. Also, the study identified
some similarities and differences between these factors in their
determination of the level of foreign direct investment decisions of the
U.S., U.K., and FRG MNCs in the country of interest. Lastly, the research
determined the most statistically significant variable or a combination of
variables that influenced the **investment** decisions of the three **investor**
 countries in South Africa.
     In order to carry out the analyses, three null hypotheses were
developed to test the level to which these factors become integral parts of
U.S., U.K., and FRG MNCs foreign direct investment decisions in South
Africa. To test the hypotheses, three different statistical methodologies

were combined to examine Financial, Political, and Market indexes for each investing country. First, the Principal Components Technique was used to transform the numerous observed variables in the study into a more manageable number of uncorrelated components by reducing the dimensionality of the variables. This initial approach is fundamentally descriptive. Second, the variables were factor analyzed for regrouping based on communality of response. The exploratory analysis resulted to Financial generated (FIN), Market generated (MAR), and **Political** (POL) factors.

The **associated** statistics of Multivariate **Analysis** of Variance (MANOVA) identified the differences between these factors. Cross-tabulation statistics of group means and those of the standardized discriminant canonical weights applied over the three groups of U.S. (High), U.K. (Medium), and FRG (Low), foreign investment countries in South Africa ranked Exchange rate movements the most statistically significant single determinant of the U.S. MNCs level of decisions to invest in that country. In a two-way interaction analysis, the variable was equally statistically significant to the West German MNCs but not to the U.K. MNCs.

These cross-tabulation statistics of group means also confirmed that no single market-generated variable was statistically significant between the U.S., U.K., and West German MNCs investment decisions in South Africa. Contrary to what some **investors** perceive as market oriented economy, the finding seems to indicate that the U.S., U.K., and FRG MNCs do not consider South Africa a market economy.

In conclusion, there are significant differences between the level of foreign direct investment decisions of the U.S., U.K., and FRG MNCs in South Africa. Market and political strategic motives of foreign direct investment do not appear to predict FDI decisions in the Republic of South Africa. Instead, the findings suggest that the level of MNCs decisions to invest in that country may be based on financial considerations rather than strategic motivations, especially for U.S. and FRG MNCs.

 13/5/12   (Item 12 from file: 35)
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01171677   ORDER NO: AAD91-15328
INFERENTIAL JUDGMENT IN THE EMPLOYMENT INTERVIEW
   Author: CONWELL, SHARON LOUISE
   Degree: ED.D.
   Year: 1990
   Corporate Source/Institution: TEXAS TECH UNIVERSITY (0230)
   Chairman: JOE CORNETT
   Source: VOLUME 52/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
            PAGE 1428. 138 PAGES
   Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; PSYCHOLOGY, INDUSTRIAL
                ; PSYCHOLOGY, PERSONALITY
   Descriptor Codes: 0454; 0624; 0625

      This study **investigated** the role of **person** perception in the outcome of the employment interview and hiring decision. The work of Douglas Jackson and his colleagues identified the personality traits which correlate highest with a given occupation. These traits were found to be stable across raters thus indicating a common network of inferential judgment regarding the implicit nature of the personality trait cue within the occupation.
      Scripts were videotaped which imbedded either positively or **negatively** correlated personality **trait** cues within the interview. Judges **rated** the applicant on the following dependent variables: attractiveness, likability, intelligence, experience, employability and hirability.
      A 2 x 4 design (Congruence x Occupation) was used. Four occupations, accountant advertiser, industrial supervisor and orchestral librarian made up the occupation variable. Incongruent or congruent personality trait cues made up the second independent variable.
      Two-way ANOVA's were computed on the 6 subscales and the overall scale. The results revealed that the congruent candidate was rated more attractive, likable, intelligent, experienced, employable, hirable, and

more generally favorable overall than the incongruent candidate. It was
also determined that halo bias affected the rating.

 13/5/13   (Item 13 from file: 35)

01114845 ORDER NO: AAD90-20879
**THE INFLUENTIALS AND THEIR INVOLVEMENT IN THE DECISION-MAKING PROCESS IN A
SELECTED SCHOOL DISTRICT**
  Author: SPINKS, DAVID LEE
  Degree: ED.D.
  Year: 1989
  Corporate Source/Institution: UNIVERSITY OF SOUTHERN MISSISSIPPI (0211)
  Chair: WILLIAM M. HETRICK
  Source: VOLUME 51/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 707. 133 PAGES
  Descriptors: EDUCATION, ADMINISTRATION
  Descriptor Codes: 0514

    The general purpose of this study was to identify the influentials in
the power structure who influence decision making in a selected school
district, the important organizations in the community, and the
interrelationships of the influentials. A combination of the reputational
and the decision-analysis technique was used to conduct the **investigation**
.
    Ten **individuals** were identified in this study as being influential
in the resolution of civic issues. The influentials had acquired their
influence through personal economic resources, business ties, informal and
formal **relationships** , and **political** offices. Six civic issues were
identified in the study. In addition, six organizations were identified as
being important in the community. A comparison of the civic beliefs of the
influentials and the school officials was done to determine if there were
significant differences between the two groups.

 13/5/14   (Item 14 from file: 35)

1029252 ORDER NO: AAD88-24140
ANTECEDENTS AND CONSEQUENCES OF ILLEGAL CORPORATE BEHAVIOR
  Author: BAUCUS, MELISSA SMITH
  Degree: PH.D.
  Year: 1987
  Corporate Source/Institution: INDIANA UNIVERSITY (0093)
  Source: VOLUME 49/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 2720. 250 PAGES
  Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; SOCIOLOGY, CRIMINOLOGY
            AND PENOLOGY
  Descriptor Codes: 0454; 0627

    In response to frequent publicity about illegal corporate behavior,
this study of Fortune 500 firms was conducted to investigate the factors
which lead to illegal behavior and the consequences of being convicted for
clearly illegal acts. A subsample of cited firms included 88 firms
convicted of 141 clear violations during the period 1974-1983; the uncited
firm subsample contained 104 randomly selected firms not convicted for
illegal activities. A major contribution of this study is that it
investigated clearly illegal behavior (i.e., where the corporation and its
managers are considered by the law to have acted with either intent or
knowledge of the violation); previous studies have relied on samples of
mainly regulatory violations which may not involve actual **illegal
behavior** by the corporation.
    Event history **analysis** using loglinear regression was employed to
test the hypothesized antecedents. Results indicated that as the
environment becomes more dynamic or turbulent, the corporation is more

likely to engage in illegal acts. Contrary to predictions, as resources in the firm's environment become more plentiful, the firm is more likely to behave illegally. Increasing heterogeneity in the environment (more diverse organizations for the firm to deal with) was not significantly related to illegal corporate behavior.

For the internal/firm antecedents, the results did not support the hypotheses that poor or declining firm performance or fewer slack resources (less organization slack) would lead to illegal activities. Organization size was a significant predictor of illegal activity; particularly in the case of very large vs. smaller Fortune 500 firms, there was a strong positive relationship between organization size and **illegal** corporate **behavior** .

Analysis of covariance was used to investigate the consequences of illegal corporate behavior. As predicted, there was a negative relationship between illegal behavior and subsequent firm performance; however, illegal activity was not a significant predictor of either **investors** ' responses or **consumers** ' responses. An exploratory analysis did suggest that although a single conviction does not have a major impact, multiple convictions and another conviction in the same year do have a significant negative effect on firm performance.

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947993   ORDER NO: AAD87-06663
SOCIAL CLASS AND VIOLENT BEHAVIOR : **A META-** ANALYSIS **OF EMPIRICAL FINDINGS**
  Author: SEDERSTROM, JOHN DOUGLAS
  Degree: PH.D.
  Year: 1986
  Corporate Source/Institution: UNIVERSITY OF WASHINGTON (0250)
  Source: VOLUME 47/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 4516.   114 PAGES
  Descriptors: SOCIOLOGY, CRIMINOLOGY AND PENOLOGY
  Descriptor Codes: 0627

    This dissertation addresses the debate in criminology over the relative adequacy of official records versus self-reports as measures of criminal behavior, and over the implications findings derived from these measures have for theories which posit inverse relationships between socio-economic status and crime, either at the ecological or individual level.

    Taking violent behavior as a test case and separately analyzing **individual** and ecological data, this **investigation** addresses the questions, (1) what is the overall correlation between SES and violence, summed over all available studies; (2) What effects do methodological characteristics of studies have on these correlations; and (3) What effects do characteristics of study populations have on the correlations?

    The research technique used is "meta-analysis", where study findings are treated as the dependent variable and study characteristics as independent variables in a multivariate data analysis. The data consist of SES-violence correlations and coded study characteristics from a 50 percent random sample of all located reports of studies of U.S. populations from 1945 through 1983.

    Analysis of ecological studies shows that SES and violence are inversely correlated (overall mean correlation = -.245); and that these inverse correlations are stronger if (a) the SES measure is a multi-item index; (b) the violence investigated is less serious than homicide; and (c) the SES measure is the proportion of lower-SES population rather than central tendency.

    Individual-level analysis shows that the initial effect of official violence measures (larger inverse correlations) results from overestimated correlations from a subset of official-data studies comparing officially-designated violent samples with "non-violent" samples. The measurement type has no effect of correlations when this unrepresentative sampling technique is accounted for. No other methodological variable was

found to affect findings. Research on urban samples produces slightly larger negative correlations; sample age, race and sex composition has no effect. The overall mean SES-violence correlation among studies using valid sampling methods is -.034.

From these findings it is tentatively concluded that class-based theories operating at the individual level of analysis are unsupported, at least with respect to violence; and that ecological-level theories are supported by the data.

 13/5/16   (Item 16 from file: 35)
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907775 ORDER NO: AAD85-26415
MORAL REASONING, RELIGION, AND ATTITUDES TOWARD HUMAN RIGHTS
   Author: GETZ, IRENE ROSE
   Degree: PH.D.
   Year: 1985
   Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)
   Source: VOLUME 46/12-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
         PAGE 4423. 136 PAGES
   Descriptors: PSYCHOLOGY, DEVELOPMENTAL
   Descriptor Codes: 0620

    This study hypothesized that subjects with high scores on a test of principled moral reasoning would be likely to show consistency in their advocacy of human rights. Also explored were interrelationships among moral reasoning, religious ideology, political ideology and other variables.
    The sample consisted of 172 subjects, 105 from two congregations (one liberal and one conservative) and 67 undergraduate university students. Instruments included Rest's Defining Issues Test to assess principled moral reasoning, an author-devised Attitudes toward Human Rights Inventory (studies were conducted to support its validity and reliability), Brown and Lowe's Inventory of Religious Belief, Hoge's Intrinsic Religious Motivation Scale, a self-rating political ideology scale (1-5, conservative-liberal), and demographic information.
    The 40-item Attitudes toward Human Rights Inventory contains 10 "apple pie" or platitudinous items (statements with which nearly everyone agrees) and 30 controversial, situation-specific items. For each subject, a t test was run comparing the platitudinous item mean with the controversial item mean. High t values indicated inconsistency, and low t values consistency.
    Results showed that principled moral reasoning, strong and consistent advocacy of human rights, liberal political ideology and liberal religious ideology were strongly correlated. Additional analyses were done which showed that subjects using principled moral reasoning were significantly more consistent in their advocacy of human rights than others.
    Since some critics claim that principled moral reasoning is only leftist thinking, partial correlations were fun controlling for **political** self- **ratings** . The **relationships** between principled moral reasoning and both the overall human rights score and the consistency score (t value) remained strong.
    From this **investigation** , there is evidence that **people** who use principled moral reasoning will be more consistent in their advocacy of human rights; they will choose pro-human rights alternatives in specific situations as well as in general. A claim of moral judgment theory is that such differences in values in part reflect a developmental difference.

 13/5/17   (Item 17 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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897055 ORDER NO: AAD85-23963

PERSON PERCEPTION IN CHILDREN: AN INVESTIGATION OF PRIOR EXPECTATIONS, SEX-ROLE STEREOTYPING AND COGNITIVE MATURITY ON THE PERCEPTUAL PROCESS
    Author: FREY, MICHAEL JOHN
    Degree: PH.D.
    Year: 1985
    Corporate Source/Institution: DE PAUL UNIVERSITY (0937)
    Source: VOLUME 46/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
               PAGE 2805.   190 PAGES
    Descriptors: PSYCHOLOGY, CLINICAL
    Descriptor Codes: 0622

        This study **investigated** the process of **person** perception in children. Of interest was the influence which sex of the observer, prior expectations, sex-role stereotyping and cognitive maturity level would have on the unitization and categorization of onging behavior as well as the resulting impressions of the observed other.
        Each subject observed a videotape depicting interactions between a three person family. Subjects were instructed to attend to a 10 year old target child and **identify** salient prosocial and **antisocial behaviors** utilizing a computerized behavior tracking device. The "accuracy" of these behavior identifications was obtained by comparing each subject's responses to those obtained using a behavior coding system. Each subject also responded to a number of questions assessing impressions of the target child.
        Subjects were selected from one of three grade levels (i.e., first-second, fourth-fifth, or seventh-eighth) and each subject was provided with one of two expectational sets prior to observing the videotape. These included an aggressive or normal set. Finally, subjects observed either a male or female target child.
        The provision of the aggressive set led to the identification of fewer prosocial behaviors and a higher percentage of antisocial behavior. Subjects given the more descriptive aggressive set also identified fewer behaviors overall. These subjects rated the target child as more negative, seeing them as less likable, more deviant and more deficient in various social, cognitive and physical areas of functioning. Manipulation of the sex of the target child found that subjects were better able to accurately **identify antisocial behaviors** for the male target child. The female target child was also rated as more fearful and less athletic than the male target child. Differences due to the cognitive maturity level of subjects were largely absent. Sex of subject effects included male subjects identifying more behaviors and these identifications tended to be antisocial.
        Experimental results are discussed with regard to the influence of each specific factor on the perceptual process. In addition, detrimental effects of labeling an individual in a negative manner are considered. Finally, implications for future research in person perception with both children and adults are provided.

804199 ORDER NO: AAD83-04442
PSYCHOLOGICAL CHARACTERISTICS RELATED TO SOCIAL PROBLEM SOLVING IN LEARNING DISABLED CHILDREN AND THEIR NON-DISABLED PEERS
    Author: BERG, FRANCES LEWY
    Degree: PH.D.
    Year: 1982
    Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)
    Source: VOLUME 43/10-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
               PAGE 3351.   238 PAGES
    Descriptors: PSYCHOLOGY, CLINICAL
    Descriptor Codes: 0622

        This study brings together two fields by applying the theory and findings of the social problem solving (SPS) literature to the learning

disability (LD) population. The comparative SPS ability of
school-identified LD children and their non-disabled peers was
investigated. Children included 32 LD and 21 non-disabled males who were
white, middle class, between the ages of 10 and 12, and ranged in IQ from
80 to 118. Affective and cognitive characteristics typically associated
with LD were examined to determine their relationship to SPS ability in
both groups.
  The three SPS skills examined were: (1) the ability to generate
solutions to interpersonal problems, (2) the ability to specify a series of
steps which are necessary to reach a goal, and (3) the ability to identify
consequences to an interpersonal act. The two groups were examined on locus
of control, self esteem and these SPS skills in the context of a structured
interview. Teachers rated the children on behavioral characteristics.
Cognitive abilities were measured by WISC-R subtests.
  LD children generated fewer solutions, steps to goals, and
consequences, to interpersonal problem situations than their non-disabled
peers. Their solutions were rated less effective, although content was as
socially acceptable as their normal counterparts.
  Characteristics typically associated with LD are neither
uniformally present in LD children, nor uniformally absent in non-labelled
children. Because of this overlap between groups and the problems
associated with labels, the relationship of **individual** characteristics to
SPS was **investigated** across all children, regardless of label, for the
second part of the design.
  Self esteem and locus of control were found to be associated with
SPS ability. **Problematic behaviors** often **identified** with LD were
negatively related to SPS, with the exception of overactivity which did not
discriminate between good and poor social problem solvers. Cognitive
characteristics which typically represent areas of weakness for LD children
were also negatively related to SPS skills.
  The findings suggest approaches for the identification of children
who need assistance, and indicate target areas for enhancement of abilities
through SPS skill training.

 13/5/19 **(Item 1 from file: 474)**
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

01155615 NYT Sequence Number: 041296820207
**Those interested in ethical investing may find that few companies merit
 perfectly positive social responsibility** ratings . **Companies' positive
 and** negative qualities **cited. Companies noted (M).)**
New York Times, Col. 1, Pg. 15, Sec. 3
Sunday February 7 1982
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: RESEARCH-COTTRELL INC; UNITED STATES SURGICAL CORP;
 ATLANTIC RICHFIELD CO; MORGAN, J P, & CO INC; EVEREST & JENNINGS
 INTERNATIONAL; GRUMMAN CORP; LEVI STRAUSS & CO; JOHNSON PRODUCTS CO;
 PACIFIC GAS & ELECTRIC CO; FORD MOTOR CO; FLEMING COMPANIES INC; PROCTER
 & GAMBLE CO
DESCRIPTORS: **INVESTMENT** STRATEGIES; **INVESTOR** BEHAVIOR; ETHICS AND
 MORALS
PERSONAL NAMES: SHERBELL, GARY

 13/5/20 **(Item 2 from file: 474)**
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

00841114 NYT Sequence Number: 026866780704
**Dow Jones industrial average drops 6.06 points to close at 812.89 on
 trading volume of 11.6 Million shares. Weakness of US dollar in
 foreign-exchange dealings and report of dip in Government's index of
 leading economic indicators** negatively **influenced** investor behavior

. **Market** profile **(S).)**
VARTAN, VARTANIG G
New York Times, Col. 5, Pg. 26
Tuesday July 4 1978
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

DESCRIPTORS: CURRENCY; DOW JONES STOCK AVERAGE; **INVESTOR** BEHAVIOR;
   LEADING ECONOMIC INDICATORS; STOCK PRICES AND TRADING VOLUME; STOCKS AND
   BONDS (GENERAL)
PERSONAL NAMES: VARTAN, VARTANIG G
GEOGRAPHIC NAMES: UNITED STATES

 13/5/21   (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2002 American Economic Association. All rts. reserv.

613508
TITLE: Political and Economic Freedom, Fiscal Policy, and Growth Nexus:
    Some Empirical Results for Fiji
 AUTHOR(S): Gounder, Rukmani
 AUTHOR(S) AFFILIATION: Massey U
 JOURNAL NAME: Contemporary Economic Policy,
 JOURNAL VOLUME & ISSUE: 20 3,
 PAGES: 234-45
 PUBLICATION DATE: 2002
 AVAILABILTY: <A
    HREF="http://www.weainternational.org/journals/cep.htm">Publisher's
    URL</A>
 ISSN: 1074-3529
 DOCUMENT TYPE: Journal Article
 ABSTRACT INDICATOR: Abstract
ABSTRACT: This   article   presents   an   empirical   **analysis**   of   the
    relationship between **political** and civil liberty, economic freedom,
    and growth for Fiji. Fiji's experience of two military coups in 1987,
    the delay to resolve the agricultural land lease issues, and the
    implementation of the 1990 Constitution have been major setbacks in
    terms of Fiji's nondemocratic political environment and uncertain
    economic policies, a decline in the private investment and exports, and
    an exodus of skilled labor. This experience severely damaged the growth
    prospects whereby unstable sociopolitical institutions undermined the
    importance of economic freedom and civil liberties of its citizens and
     foreign **investors** . Empirical results presented here support the view
    that democratic values and economic freedom are significant for growth.
    A statistical test for the endogeneity of democracy variable .rejects
    the null, thus the reverse causality, so democratic environment and
    economic freedom lead to higher economic growth.
 GEOGRAPHIC LOCATION DESCRIPTOR(S): Fiji
 DESCRIPTOR(S) (1991 to Present): Formal and Informal Sectors; Shadow
    Economy; Institutional Arrangements (O170); Macroeconomic Analyses of
    Economic Development (includes macro models and analyses of patterns
    and determinants of development) (O110); Fiscal and Monetary Policy in
    Development (O230); Macroeconomic Aspects of Fiscal Policy; Public
    Expenditures, Investment, and Finance; Taxation (E620); Measurement of
    Economic Growth; Aggregate Productivity (O470)
 KEYWORD DESCRIPTOR(S) (1991 to Present): Fiscal Policy; Growth; Policy

 13/5/22   (Item 2 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2002 American Economic Association. All rts. reserv.

607526
TITLE: A Dynamic Model of Differential Human Capital and Criminal Activity
 AUTHOR(S): Mocan, H. Naci; Billups, Stephen C.
 AUTHOR(S) AFFILIATION: U CO at Denver and NBER; U CO at Denver
 PUBLICATION INFORMATION: National Bureau of Economic Research Working

Paper: 7584 PAGES: 22
ABSTRACT: This paper presents a dynamic economic model of criminal
    activity. Individuals are endowed with legal and criminal human
    capital. Potential incomes in legal and criminal sectors depend on the
    level of the relevant human capital, the rate of return, and random
    shocks. Both types of human capital can be enhanced by participating in
    the relevant sector. Legal human capital can also be enhanced through
    savings. Each type of human **capital** is subject to depreciation.
    Individuals maximize expected discounted lifetime utility, which
    depends on consumption. In this two-stage dynamic stochastic model, in
    each period the individual decides in which sector to participate
    (legal or illegal), and after the realization of income in that period,
    he decides on the optimal amount of consumption. A particular decision
    (e.g., participation in the criminal sector) has implications for both
    future decisions as well as the choices available to the individual in
    later periods. The model allows analyses of the effects of recessions,
    neighborhood effects, risk aversion, various imprisonment/rehabilitatio
    n scenarios, and time preferences on criminal behavior. It provides new
    insights, which are different from existing models, and it is able to
    explain the declining propensity of individuals to commit crimes over
    time.
DESCRIPTOR(S) (1991 to Present): Optimization Techniques; Programming
    Models; Dynamic Analysis (C610); Human Capital; Occupational Choice;
    Labor Productivity (Formal Training Programs; On-the-Job Training)
    (J240); Illegal Behavior and the Enforcement of Law (K420)
KEYWORD DESCRIPTOR(S) (1991 to Present): Occupational Choice; **Illegal
    Behavior** ; Dynamic **Analysis**

13/5/23   (Item 3 from file: 139)

603510
TITLE: Using Credit to Cover Living Expenses: A Profile **of a Potentially
    Risky Behavior**
AUTHOR(S): Castellani, Gabriela; DeVaney, Sharon A.
AUTHOR(S) AFFILIATION: Purdue U; Purdue U
ABSTRACT: Although previous research has examined people's general
    attitude toward using credit, no previous research has examined factors
    that influence people's attitude toward the use of credit when their
    income is cut. This study explored **people** 's attitude toward borrowing
    money to cover living expenses when income is cut. The 1995 Survey of
    Consumer Finances (SCF) was used to examine attitude toward the use of
    credit. A multivariate logistic regression analysis showed that
    households who were younger, non-White, with less household income, and
    who incurred late debt payments were more likely to say that it was
    acceptable to use credit to cover living expenses when income was cut.
    The findings suggest a need for education targeted to specific groups
    of adults and the need for personal finance education for high school

students, the consumers of the future.
GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.
DESCRIPTOR(S) (1991 to Present): Consumer Economics: Empirical Analysis
    (D120)
KEYWORD DESCRIPTOR(S) (1991 to Present): Consumer; Households

13/5/24   (Item 4 from file: 139)
DIALOG(R)File 139:EconLit

534489
TITLE: Politics, Economics and Investment: Explaining Plant and Equipment
    Spending by US Direct Investors in Argentina, Brazil and Mexico
AUTHOR(S): Stevens, Guy V. G.
AUTHOR(S) AFFILIATION: Federal Reserve System
JOURNAL NAME: Journal of International Money and Finance,
JOURNAL VOLUME & ISSUE: 19 2,
PAGES: 153-83
PUBLICATION DATE: April 2000
AVAILABILTY: <A
    HREF="http://www.elsevier.com/inca/publications/store/3/0/4/4/3/index.h
    tt">Publisher's URL</A>
ISSN: 0261-5606
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: Few economists or laypeople would deny that political events can
    have an important, sometimes even overwhelming, impact on economic
    decisions in general, and investment decisions in particular. The first
    goal of this paper is to integrate a number of political and
    non-traditional economic variables into the standard theory of
    investment based on the maximization of the expected value of the firm.
    The second goal is to test this generalized investment theory on a
    particularly fertile field for **gauging** the **interaction** of
    political and economic factors: the plant and equipment spending of
    foreign manufacturing affiliates of US multinationals in Argentina,
    Brazil, and Mexico. The results of these tests show that the
    generalized theory is far superior to the traditional alternatives in
    explaining the real investment of the sample for the 1958-89 period.
GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.; Argentina; Brazil; Mexico
DESCRIPTOR(S) (1991 to Present): International Investment; Long-term
    Capital Movements (F210); International Linkages to Development; Role
    of International Organizations (includes international assistance
    programs, trade and financial flows; IMF conditionality) (O190);
    Multinational Firms; International Business (International
    Competitiveness) (F230)

13/5/25   (Item 5 from file: 139)
DIALOG(R)File 139:EconLit

391369
TITLE: Consumer-to-Consumer Relationships: Satisfaction with Other
    Consumers' Public Behavior
AUTHOR(S): Martin, Charles L.
AUTHOR(S) AFFILIATION: Wichita State U
JOURNAL NAME: Journal of Consumer Affairs,
JOURNAL VOLUME & ISSUE: 30 1,
PAGES: 146-69
PUBLICATION DATE: Summer 1996
ISSN: 0022-0078
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: This national study of 554 adults **investigated**   **consumers** '
    satisfaction with 32 behaviors in which other consumers may engage when
    in public business environments. Respondents were most pleased when
    other consumers demonstrated "gregarious" behaviors, but generally were

displeased with " **violent** " or "grungy" **behaviors** . Satisfaction
ratings also were found to vary somewhat by situational context
(i.e., restaurant versus bowling center) and respondent characteristics
(i.e., demographics, religion, smoking behavior, and alcohol
consumption). Implications for consumers and businesses are discussed.
GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.
DESCRIPTOR(S) (1991 to Present): Consumer Economics: Empirical Analysis
    (D120); Marketing (M310)
DESCRIPTOR(S) (Pre-1991): Consumer Economics--Expenditure Patterns and
    Consumption of Specific Items (9212); Consumer Economics--Living
    Standards, Composition of Overall Expenditures, and Empirical
    Consumption and Savings Studies (9211); Consumer Economics; Levels and
    Standards of Living--General (9210); Marketing and Advertising (5310)

13/5/26   (Item 6 from file: 139)
DIALOG(R)File 139:EconLit
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389000
**TITLE: Politics, Economics, and Investments: Explaining Plant and Equipment
    Spending by U.S. Direct** Investors **in Argentina, Brazil, and Mexico**
AUTHOR(S): Stevens, Guy V. G.
AUTHOR(S) AFFILIATION: Board of Governors of the Federal Reserve System
PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System
    International Finance Discussion Paper: 490 PAGES: 39
PUBLICATION DATE: December 1994
AVAILABILTY: Copies available from: Board of Governors of the Federal
    Reserve System, Division of International Finance, Washington, DC 20551
PRICE: no charge
DOCUMENT TYPE: Working Paper
ABSTRACT INDICATOR: Abstract
ABSTRACT: Few economists or laymen would deny that political events can
    have an important, sometimes even overwhelming, impact on economic
    decisions in general, and investment decisions in particular. The first
    goal of this paper was to integrate a number of political and
    non-traditional economic variables into the standard theory of
    investment based on the maximization of the expected value of the firm.
    The second goal was to test this generalized investment theory on a
    particularly fertile field for **gauging** the **interaction** of
    political and economic factors: the plant and equipment spending of
    foreign manufacturing affiliates of U.S. multinationals in Argentina,
    Brazil, and Mexico. The results of these tests show that the
    generalized theory is far superior to the traditional alternatives in
    the explaining the real investment of the sample for the 1958-89
    period.
DESCRIPTOR(S) (1991 to Present): Macroeconomics: Capital; Investment
    (including Inventories); Capacity (E220); Multinational Firms;
    International Business (F230); Expectations; Speculations (D840);
    International Linkages to Development; Role of International
    Organizations (includes international assistance programs, trade and
    financial flows; IMF conditionality) (O190)
DESCRIPTOR(S) (Pre-1991): Industry Studies--Construction (6340);
    Macroeconomics--Theory of Aggregate Distribution (0235);
    Macroeconomics--Theory of Aggregate Demand: Investment (0233);
    International Business and Multinational Enterprises (4420); Theory of
    Uncertainty and Information (0261); International Lending and Aid
    (Public) (4430); International Monetary Arrangements (4320); Theory of
    International Trade and Economic Development (4114)

834900 ORDER NO: AAD84-04443
A DESCRIPTIVE ANALYSIS OF THE DEVELOPMENT AND OPERATION OF THE KUWAIT STOCK EXCHANGE
Author: AL-REKAIBI, SAFAQ ABDULLAH
Degree: D.B.A.
Year: 1983
Corporate Source/Institution: UNITED STATES INTERNATIONAL UNIVERSITY (
          0239)
Source: VOLUME 44/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 3254. 174 PAGES
Descriptors: EDUCATION, BUSINESS
Descriptor Codes: 0688

     The Problem. The study directed its attention to the development of
the Kuwait Stock Exchange. Although the Kuwait Stock Exchange is one of the
world's largest stock markets, there is no uniform method of trading
shares. The present trading system, which loosely resembles the
over-the-counter market, is problem-ridden. There is no quotation system or
centralized system for settlement. This leads to fragmentation in the
market because trading is by negotiation between buyer and seller. Thus, a
new trading system is needed for the Kuwait Stock Exchange.
     Method. The descriptive survey method was utilized to observe and
record the Kuwait Stock Exchange phenomena. For the purpose of identifying
the best suited trading system for the Kuwait Stock Exchange, observations
were conducted at the New York Stock Exchange (auction), London Stock
Exchange (jobber), and German Stock Exchange at Frankfurt (written-order).
The characteristics of these three trading systems were analyzed and
compared to the Kuwait Stock Market. Structured interviews with the
principals of the Kuwait Stock Exchange were arranged (management of the
Exchange , stockbrokers, and **investors**) to determine the scope of
problems of the Kuwait Stock Exchange.
     Results. The findings of the research indicate that the present
Kuwait Stock Market trading system has many **negative   features**
(fragmentation, speculation, no quotation system). The lack of an organized
trading system also produces problems for management, stockbrokers, and
investors .
     Observations and **analysis** of the auction, jobber, and
written-order trading systems were reported and it was determined that the
auction and jobber trading systems are not suited to features inherent in
the Kuwait Stock Market. The written-order trading method, used at the
Frankfurt Exchange, was identified as the best alternative trading system
for the Kuwait Stock Exchange. The study recommended that the written-order
method be adopted for use at the Kuwait Stock Exchange because it allows
for continuous trading and is well suited to the particular features of the
Kuwaiti market.

21/5/1   (Item 1 from file: 35)

01854671   ORDER NO: AADAA-I3027564
The analysis of the adult learner's basic skills and computer anxiety
  Author: Newman, Jody Grainger
  Degree: Ph.D.
  Year: 2001
  Corporate Source/Institution: University of Florida (0070)
  Chair: Dale F. Campbell
  Source: VOLUME 62/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 3268. 76 PAGES
  Descriptors: EDUCATION, ADULT AND CONTINUING
  Descriptor Codes: 0516
  ISBN: 0-493-39568-7

     The purpose of this study was to **investigate** adult learner
achievement and computer anxiety. The effects of computer anxiety on the
adult learner could impact the success of acquiring the knowledge and
skills for completion of educational goals. To examine these effects, the
Test of Adult Basic Education (TABE) instrument was utilized to measure the
skills levels of the adult learner in reading, language, and mathematics.
The Computer Anxiety Rating Scale (CARS) was administered to determine the
level of computer anxiety in the adult learner. The four elements of
computer anxiety examined were feelings of unresolved anxiety, feelings of
disorientation, perceived threat responses, and personification responses.
In addition, the impact of other factors—age, gender, and computer
experience—were examined to determine interaction with computer
anxiety.
     A total of 100 (N = 100) applicants seeking admission to an adult
technical school in central Florida participated in this study. Initial
data analysis revealed a significant relationship between computer anxiety
and the reading achievement of the adult learner. Upon further
investigation it was determined that data compiled from applicants scoring
below sixth grade level on reading produced an **extreme   interaction** with
computer anxiety. Findings revealed this **extreme   interaction** was
related to the reading level of the instrument measuring computer anxiety.
The Computer Anxiety **Rating** Scale was written for **individuals**
possessing a minimum of sixth to seventh grade reading level ability. A
second data **analysis** was conducted eliminating those **applicants** who
scored below sixth grade reading level (N = 90), resulting in a finding of
no significant relationship between reading level and computer anxiety.
Data analysis revealed no significant interaction between the math and
language achievement of the adult learner and computer anxiety. Findings
regarding age, gender, and computer experience showed no significant effect
on computer anxiety.

21/5/2   (Item 2 from file: 35)

01846717   ORDER NO: AADAA-I3024084
**Individual disability identity: A beginning exploration into its nature,
structure, and relevance for** political   coalition **building**
  Author: Putnam, Michelle Marie
  Degree: Ph.D.
  Year: 2001
  Corporate Source/Institution: University of California, Los Angeles (
        0031)
  Chair: Fernando Torres-Gil
  Source: VOLUME 62/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 2876. 194 PAGES
  Descriptors: POLITICAL SCIENCE, GENERAL ; SOCIAL WORK ; GERONTOLOGY
  Descriptor Codes: 0615; 0452; 0351
  ISBN: 0-493-36100-6

This dissertation explores the concept of personal disability **identification** , “disability identity”, among **individuals** aging with long-term physical impairments. Disability identity is an emerging concept within the field of Disability Studies and to date, there have been few empirical **investigations** into its nature and structure as a concept. The importance of defining and exploring this concept becomes relevant in the wake of policy debates over consumer-directed care as a model of long-term care service delivery within federally funded programs. Experts in the area anticipate that disability and aging organizations will partner politically in lobbying for consumer-direction but note that differences in underlying philosophies about providing long-term care services may act as stumbling blocks for **political   coalition** building. For success, coalition leaders will have to both rally support at the national level among like-minded organizations and garner constituent support as the grass roots level. In an attempt to gain a better understanding of grass roots support for consumer-directed care, this study explores the concept of individual disability identity by drafting a model disability identity scale, assessing the construct validity of four scale items using an extant data set, and discusses their relevance and implications to the future of **political   coalition** building efforts around consumer-directed care policy.

 21/5/3   **(Item 3 from file: 35)**
DIALOG(R)File 35:Dissertation Abs Online
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01613014 ORDER NO: AAD98-13616
POWER AND POLITICS IN THE EAST INDIA COMPANY, 1681-1709 (GREAT BRITAIN, EIGHTEENTH CENTURY, SEVENTEENTH CENTURY)
  Author: HAVLIK, MARGARET BAUER
  Degree: PH.D.
  Year: 1997
  Corporate Source/Institution: THE UNIVERSITY OF AKRON (0003)
  Source: VOLUME 58/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 4035. 255 PAGES
  Descriptors: HISTORY, EUROPEAN ; ECONOMICS, HISTORY ; BUSINESS
                ADMINISTRATION, MANAGEMENT
  Descriptor Codes: 0335; 0509; 0454

     Studies of the East India Company tend to focus on the company as an impersonal corporate organization experiencing great expansion and success in the eighteenth century. Such views neglect the events of the tumultuous late seventeenth century which very nearly destroyed the Company. Also ignored are the individual men, who served on the Court of Committees (board of directors), and who not only saved the Company, but put it on the track to its eighteenth-century successes. This dissertation attempts to rectify such oversights by **identifying** the **individuals** who ran the Company, and examining their specific activities for the Company's benefit in interactions with the important institutions of their society, namely the Crown, the Parliament, the government of the City (London), and the business community of which they were members.
     The period examined, 1681-1709, begins with the ascendancy of Sir Josia Child to the office of Governor of the East India Company. Child, one of the few individuals historically associated with the Company, provided strong and able, although controversial leadership for a number of years. The period ends with the final merger of the Company with a new rival company to form the United East India Company. In the intervening years, the men who led the East India Company had to face increasing interloping on its trade monopoly, attacks by rival merchant groups on its charter and its stock, loss of royal support due to the Revolution of 1688-9, and the devastation of its trade during King William's war with France.
     By identifying and examining these men and their activities as individuals, something never heretofore done, this study puts human faces in a previously impersonal corporate body. It gives new insights into the business community of late Stuart London and the close **associations** between the **political** and **commercial** sectors of that society. It also argues that younger, more flexible leaders supplanted Child and his

policies by the mid 1690s, and that it was their actions which saved the Company during this time of duress.

 21/5/4   (Item 4 from file: 35)

01607316 ORDER NO: AAD98-07669
STRATEGY OF ETHNIC CONFLICT: RATIONAL CHOICE IN ETHNIC ORGANIZATION AND POLITICS (ACTIVISM, GROUP DYNAMICS, GAME THEORY)
   Author: CETINYAN, RUPEN
   Degree: PH.D.
   Year: 1997
   Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (
         0031)
   Chair: ARTHUR A. STEIN
   Source: VOLUME 58/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
         PAGE 3698.   322 PAGES
   Descriptors: POLITICAL SCIENCE, GENERAL ; POLITICAL SCIENCE,
               INTERNATIONAL LAW AND RELATIONS ; SOCIOLOGY, ETHNIC AND
               RACIAL STUDIES
   Descriptor Codes: 0615; 0616; 0631

     The rational choice approach provides the best tools available for analyzing ethnic group organization and relations. This dissertation applies the strategic interaction logic to modeling interactions at different levels of analysis. At the first level, that of the ordinary individual, it starts out with a discussion of ethnicity as a principle of social organization and as a basis for political mobilization. A second component of the **individual** level of **analysis** considers the **interactions** between **political** elites and ordinary individuals. In particular, it examines the question of how internal ethnic structures affect political elites' ability to shape ordinary individuals' perceptions of the world around them and of their own group boundaries. Of particular interest at this level of analysis are the conditions under which radical ethnic activists may be able to exert disproportionate influence on ethnic group policies. The next two levels of analysis focus on group-group and group-state interactions. In both of these contexts, group boundaries and preferences are taken as given and ethnic groups and states are treated as unit actors. At the group-group level, the focus is on the strategic interaction between groups living in a single state or empire. At the group-state level, the focus is broadened to consider the influence on intergroup relations in one country of potential intervention by another state. At each one of these levels, the dissertation uses a game theoretic logic and, with one exception, formal models to capture the essence of the interactions imagined. It **investigates** how factors such as cooperation and commitment problems, incomplete and imperfect information, group heterogeneity, and information asymmetries affect the actors' strategies. The results of these models are illustrated with empirical evidence from various cases and in one instance confronted with data on the 227 ethnic groups in the Minorities at Risk dataset.

 21/5/5   (Item 5 from file: 35)

01490420 ORDER NO: AADAA-I9624146
ENVIRONMENTAL ADAPTATION, POLITICAL COERCION, AND ILLEGAL BEHAVIOR: SMALL-SCALE FISHING IN THE GULF OF CALIFORNIA (MEXICO, FISHING INDUSTRY, SHRIMPING INDUSTRY)
   Author: VASQUEZ-LEON, MARCELA
   Degree: PH.D.
   Year: 1995
   Corporate Source/Institution: THE UNIVERSITY OF ARIZONA (0009)
   Directors: THOMAS R. MCGUIRE; THOMAS K. PARK
   Source: VOLUME 57/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

This dissertation examines the shrimp industry in the Gulf of California from a **political** ecology perspective. The **interaction** between fishermen and their marine environment is explored, as well as the historical factors that led to vastly different types of fishermen in the communities of Guaymas and Empalme. Some have specialized in the harvesting of shrimp; others are diversified, multiple species fishermen. Some are highly industrialized offshore shrimpers; others are small-scale fishermen, more modest in their technology but more resilient when facing the current crisis in the shrimp industry.

The underlaying causes of this crisis are explored by looking at state development policies, the assumptions behind fisheries management, and the configuration of markets. These have all emphasized specialization in the production of shrimp while ignoring the high interannual variability characteristic of shrimp populations. The end result: an overcapitalized, overexpanded industry and a possible overexploitation of shrimp stocks.

Rather than addressing the root causes of the crisis, recent policies have instead transferred rights to the offshore fishery from cooperatives to private **investors** . At the same time there has been a concerted attack against small-scale producers. It is believed that by getting rid of this sector, catch per boat in the offshore sector will increase and overall "efficiency" will be improved. I compare industrialized trawlers and the small-scale sector and argue that the latter is currently producing high quality shrimp at lower **monetary** and ecological costs.

But small-scale fishing is not equated with sustainability. Instead, differences among small-scale fishermen are analyzed. I contend that those who belong to traditional fishing families and have access to collective knowledge about the marine environment that has accumulated through generations, are better able to deal with a highly unpredictable environment and minimize risk. Those who do not have access to this knowledge have specialized in the harvesting of shrimp. I argue that a strategy of diversification is both more profitable in the short-term and sustainable in the long-run.

Avoidance strategies among small-scale fishermen in response to externally imposed regulations are also examined. Fishermen are **analyzed** as **individual** profit maximizers and as community members who break the rules to serve collective interests. Just as individuals act collectively to deal with an unpredictable environment, they also act collectively to effectively challenge the institutions of rule-making.

 21/5/6   (Item 6 from file: 35)

THE EFFECT OF EXTRA-LEGAL INFLUENCES ON JUROR DECISION MAKING   (DAMAGE AWARDS)

This research **investigated** two types of extra-legal factors (juror-specific and case-specific) on the decision making process of student mock jurors deciding a simulated civil trial. Juror-specific factors included gender and political orientation (liberal vs. conservative). Case-specific factors included plaintiffs employment (professor, secretary or topless dancer) and rationale for breast implant operation (augmentation vs. reconstruction). It was hypothesized that

cognitive processes (e.g., processing strategies, schema formation)
combined with extra-legal factors would influence politically identified
conservatives, more than politically identified liberals. The
juror-specific factor, political orientation, did not influence
participant's verdicts. Juror-specific factors did influence liability
judgment, with conservative participants allocating significantly less
punitive and total award damages than liberal participants. Women
participants also allocated larger damage awards than men. Case-specific
factors alone did not influence liability judgments. However, the
political orientation and employment **interaction** revealed that
conservatives awarded less to the secretary compared to liberals.
Impressions of plaintiff scores were influenced by both case-specific and
juror-specific factors. Preliminary findings suggest that the political
orientation of jurors may influence those trials involving high **profile
individuals** , substantial damages, and unusual liability issues.

21/5/7   (Item 7 from file: 35)

01407008   ORDER NO: AADAA-I9510018
ECONOMIC ISSUES IN CRIME POLICY
   Author: PIEHL, ANNE MORRISON
   Degree: PH.D.
   Year: 1994
   Corporate Source/Institution: PRINCETON UNIVERSITY (0181)
   Source: VOLUME 55/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
            PAGE 3948.   173 PAGES
   Descriptors: ECONOMICS, LABOR
   Descriptor Codes: 0510

     From 1980 to 1993, the number of inmates in state and federal prisons
rose 200%. Throughout this expansion, the poorly-educated continued to be
overrepresented among the nation's prisoners. At the same time, public .
concern about crime has also increased. Perhaps because immigrants share
many demographic characteristics with criminals, public concern about
immigration is often coupled with concern about crime.
     This dissertation empirically examines these issues central to
sensible policy debate. Chapter one uses a unique micro-level data set of
Wisconsin inmates to show that the completion of adult basic and high
school education programs while in prison is significantly associated with
lower recidivism. To correct for possible positive selection bias in these
estimates, a variety of specifications are proposed and estimated. The
results give no indication of significant selection bias.
     Chapter two looks directly at schooling and criminal justice outcomes
by decomposing the relationship between education and incarceration into
two subsidiary relationships: education and committing crime and education
and conviction (conditional upon committing crime). Using Boston Youth
Survey data on young males from low income neighborhoods, I find that
additional years of schooling are associated with lower probabilities of
both committing crime and of conviction. In a simultaneous model, the
negative **relationship** between education and **criminality** remains
statistically significant.
     Chapter three, written jointly with Kristin Butcher, **investigates**
the relationship between immigration into a metropolitan area and that
area's crime rate over the 1980's. Using data from the Uniform Crime
Reports and the Current Population Surveys, we find, in the cross-section,
that cities with high crime rates tend to have large numbers of immigrants.
However, controlling for the demographic characteristics of the cities,
recent immigrants appear to have no effect on crime rates. When we try to
explain changes in the crime rate in a city over time, recent immigration
again has no effect. In a secondary **analysis** of **individual** data from
the National Longitudinal Survey of Youth, we find that youth born abroad
are statistically significantly less likely to be criminally active, based
on a variety of measures.
     Implications of the empirical results for public policy are discussed
throughout the dissertation.

21/5/8   (Item 8 from file: 35)

01396728 ORDER NO: AADMM-90315
HOUSING MARKET EFFICIENCY: AN EMPIRICAL INVESTIGATION OF HOUSING PRICE
DIFFERENCES IN OTTAWA-HULL (ONTARIO, QUEBEC)
  Author: PILON, ROBERT MICHEL
  Degree: M.PL.
  Year: 1993
  Corporate Source/Institution: QUEEN'S UNIVERSITY AT KINGSTON (CANADA) (
         0283)
  Adviser: A. SKASURSKIS
  Source: VOLUME 33/02 of MASTERS ABSTRACTS.
         PAGE 442. 91 PAGES
  Descriptors: URBAN AND REGIONAL PLANNING
  Descriptor Codes: 0999
  ISBN: 0-315-90315-5

     During the late 1980s and the early 1990s, Canada's sovereignty was
challenged like never before. The failure of the Meech Lake Accord and the
overwhelming rejection of proposed constitutional reforms raised doubt in
the minds of potential and existing home owners on the viability of home
ownership in Quebec (not to mention its economy). Consumer ambivalence is
not a new problem. In fact, **political** risk **associated** with Quebec has
been a strong deterrent to **investment** since the mid 1970s when the Parti
Quebecois was approaching the height of its popularity.
     Today, the threat of separation remains a central issue of the
political debate in Quebec. However, the evidence reported in this thesis
reveals no impact on the behaviour of house prices, suggesting indifference
or disinterest has replaced the apprehension historically associated with
the debate. The results of the loglinear hedonic price model reveal that
between 1987 and 1992, Outaouais house prices performed as well, and in
1990, slightly better than Ottawa-Carleton prices. Prices varied
proportionally the same between 1987 and 1992 even though market
preferences are noticeably different between the two markets. The housing
market in the National **Capital** Region is operationally efficient.
Arbitrage opportunities do not exist between both markets.
     The fundamental weakness of the econometric model used is that it does
not explicitly account for risk and its effects on consumer expectations,
it only acknowledges the risk and what expectations should be. Additional
research will be needed to develop methods to measure political risk, to
identify how **consumers** form expectations, and to determine whether
risk-adjusted expectations differ across adjoining, politically distinct
markets.

21/5/9   (Item 9 from file: 35)

01322799 ORDER NO: AAD93-34471
ESSAYS ON INTER- AND INTRAGENERATIONAL CONFLICT OVER FISCAL **POLICY**
(INTERGENERATIONAL CONFLICT)
  Author: YAN, SONGBAI
  Degree: PH.D.
  Year: 1993
  Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT ALBANY (
         0668)
  Chairman: MICHAEL JERISON
  Source: VOLUME 54/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
         PAGE 2668. 172 PAGES
  Descriptors: ECONOMICS, GENERAL; ECONOMICS, THEORY
  Descriptor Codes: 0501; 0511

     This thesis consists of four essays that analyze inter- and

intragenerational conflict over **fiscal** policy.

The first essay is a generalization and an extension of Kotlikoff and Rosenthal's factor supply monopolization and income taxation model. By employing Cobb-Douglas utility and production functions, Kotlikoff and Rosenthal have shown that generational factor monopolization can be realized by imposing income taxes in a competitive economy. This essay shows that this result holds with general utility and production functions. Moreover, the income tax rates imposed to exercise monopoly power are the outcome of self-interested behavior of the overlapping generations.

The second essay studies the role of public debt in redistribution within generations. A two-period framework, in which redistribution takes the form of public good consumption, is employed to address the issue. It shows that debt is not used to finance public good under majority rule because income taxation is a dominant **fiscal** instrument over debt for redistribution. Under representative democracy with two political parties, debt will be used by the party representing the interest of the poor to redistribute welfare if that party expects to be replaced by the rival party which represents the interests of the rich.

The third essay provides an alternative explanation for public debt accumulation in a majority voting model. Debt is viewed to have two functions: reducing the risk in returns from saving, and providing public good. Debt then plays a role in expanding consumers' opportunity set. There is a trade-off between income tax financed and debt financed public good. This essay shows that a **consumer** 's preferred income tax **rate** is positively related and his preferred debt level is negatively related to his marginal utility of public good consumption. Thus, debt accumulation occurs with an income tax reduction in political equilibrium if the median voter's preference for the public good diminishes.

The fourth essay studies the establishment of the social security program and its stability in **political** equilibrium. It **views** social security as a redistribution program in an overlapping generations framework. It shows that a social security program involving intergenerational or inter- and intragenerational redistribution can be established because it benefits the introducing generations and future generations will not amend the program.

 21/5/10   (Item 10 from file: 35)
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01313023 ORDER NO: AAD93-18644
UNDERSTANDING POLITICAL TOLERANCE: A STATUS CATEGORY AND POLITICAL SYMPATHY MODEL OF PUBLIC SUPPORT FOR FREE EXPRESSION (TOLERANCE)
   Author: STEELE, CATHERINE ANN
   Degree: PH.D.
   Year: 1993
   Corporate Source/Institution: THE UNIVERSITY.OF WISCONSIN - MADISON (
        0262)
   Supervisor: JACK M. MCLEOD
   Source: VOLUME 54/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 1988.   302 PAGES
   Descriptors: MASS COMMUNICATIONS; POLITICAL SCIENCE, GENERAL; WOMEN'S
        STUDIES
   Descriptor Codes: 0708; 0615; 0453

The reasons behind the established relationship between social location and political tolerance are not well understood. This dissertation **investigated** three concerns about this relationship with a status category and **political sympathy** model. First, I examined whether certain experiences and beliefs that derive from a stratified society mediate the influence of a status category on **individuals** ' support for free expression. This **analysis** included the conditions under which people use **political sympathy** as an empathetic, generalized connection from their own experiences or beliefs to broader support for free expression. Second, I **investigated** whether people who differ in experiences and beliefs also differ in their uses of reasoning criteria. Such evidence bolsters the notion of **political sympathy** as empathetic reasoning.

Third, I analyzed whether people's uses of communication sources influence their support for civil liberties.

The model tests the effects of interaction terms, based on a status category and beliefs or experiences, independent from other competing influences such as political identities, evaluations, or media cognition. The status categories were classified into ascription- (women and blacks) and achievement-based (men and income) divisions. A variety of beliefs and experiences were tested as potentially mediating the relationship between the status category and tolerance. Comparisons were made between support for a free press and free speech.

The findings include the following: (a) women's beliefs in non-traditional women's work roles, equality, or their experiences of discrimination influenced their support for free speech; (b) the **politically sympathetic** were women who supported others' freedoms selflessly; (c) a lack of a negative relationship between individuals' time spent watching television and their civil liberties support; (d) a positive connection was found between individuals' attention to public affairs and their free speech support; and (e) discussions influenced support for free press.

My conclusions address (a) understanding tolerance as "experiential sophistication"; (b) the paradoxical promotion of tolerance among those who have been treated differently in conflict situations; (c) tolerant responses as influenced by experiences parallel to those who publicly protest their grievances; (d) tolerance may derive from considerations of fairness, not self-interest; (e) the personal experience of discrimination influences political tolerance.

HOMELESSNESS IN POSTINDUSTRIAL SOCIETY: A CASE OF ECONOMIC DARWINISM

Postindustrial restructuring has resulted in dramatically altered social and economic relationships. The growth in **capital** mobility, fed by advances in communication and production technologies, has resulted in a decentralized, deindustrialized urban landscape. This broken relationship between **capital** and place-based communities is argued, in this dissertation, to be the source of contemporary homelessness.

Current social science analyses of homelessness liken today's diverse population of individuals and families without shelter to the poor and transient populations of the past. This dissertation, however, contends that contemporary homelessness has a distinctive political economy framed within the postindustrialization of American society and economy. Though distinctive, the presence of homelessness can be located within the larger ideology of Economic Darwinism. Economic Darwinism, the **valuation** of an **individual** according to his or her capacity for economic productivity, has framed **political** , social and economic **relationships** throughout United States history.

The experience of a successful postindustrial city, Atlanta, Georgia, is analyzed in an effort to illuminate the political and economic dynamics of contemporary homelessness at the local level. Atlanta's past and current social policy efforts, together with its institutional approaches of charity, social control or administration, are shown to reflect and perpetuate a social order predicated upon an ideology of Economic Darwinism.

21/5/12   (Item 12 from file: 35)

01231613 ORDER NO: AAD92-21439
THE POLITICS OF MEDICINE IN SPAIN (MEDICINE)
  Author: RODRIGUEZ, JOSEP A.
  Degree: PH.D.
  Year: 1991
  Corporate Source/Institution: YALE UNIVERSITY (0265)
  Director: JUAN J. LINZ
  Source: VOLUME 53/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 962.   541 PAGES
  Descriptors: SOCIOLOGY, PUBLIC AND SOCIAL WELFARE; POLITICAL SCIENCE,
                PUBLIC ADMINISTRATION
  Descriptor Codes: 0630; 0617

     This study is the result of combining different theoretical bodies of
inquiry aimed at analyzing the politics of medicine in all its complexity.
It is a study of the Spanish medical profession, its structural
transformation as public profession, and its changing political role. It is
also a study of the new democratic system, in which I focus on the dynamics
of the political system regarding the representation of medical and health
care interests and the process of elaboration of health policy. And
finally, it is an analysis of the construction of the SNS, focusing on the
laws and policies which have shaped it.
     My work aspires to contribute with an original analysis of the Spanish
democracy by studying how sectorial/partial social interests are
represented in the political process and the mechanisms created by the
democratic system in order to integrate those political interested not
properly represented by the formal mechanisms of political representation.
The construction of the SNS, as an important piece of social engineering,
offers an excellent opportunity for its political analysis. It is
especially interesting to look at the new forces shaping health policy and
how they influence the policy making process.
     To analyze the structure of the profession, and the ideological and
political positions of physicians I have used the latest survey on the
Spanish medical profession (Centro de **Investigaciones** Sociologicas,
1983). It is a national survey of 1192 **individual** physicians not
previously exploited. The **analysis** of the representation of interests,
the **political** **views** of interest organizations, and their role in the
political process required the elaboration and undertaking of an original
survey (N = 166) of leaders of medical interest organizations and members
of the medical elite regarding their health care ideology and their
participation in the political process.

21/5/13   (Item 13 from file: 35)

01114845 ORDER NO: AAD90-20879
**THE INFLUENTIALS AND THEIR INVOLVEMENT IN THE DECISION-MAKING PROCESS IN A
SELECTED SCHOOL DISTRICT**
  Author: SPINKS, DAVID LEE
  Degree: ED.D.
  Year: 1989
  Corporate Source/Institution: UNIVERSITY OF SOUTHERN MISSISSIPPI (0211)
  Chair: WILLIAM M. HETRICK
  Source: VOLUME 51/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 707. 133 PAGES
  Descriptors: EDUCATION, ADMINISTRATION
  Descriptor Codes: 0514

     The general purpose of this study was to identify the influentials in
the power structure who influence decision making in a selected school

district, the important organizations in the community, and the interrelationships of the influentials. A combination of the reputational and the decision-analysis technique was used to conduct the **investigation** .

Ten **individuals** were **identified** in this study as being influential in the resolution of civic issues. The influentials had acquired their influence through personal economic resources, business ties, informal and formal **relationships** , and **political** offices. Six civic issues were identified in the study. In addition, six organizations were identified as being important in the community. A comparison of the civic beliefs of the influentials and the school officials was done to determine if there were significant differences between the two groups.

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1076507   ORDER NO: AAD89-20392
AN INVESTIGATION **OF THE CONGRUENCE, TYPICALITY, AND AGREEMENT EFFECTS ON RECALL OF SOCIAL-** POLITICAL   BELIEFS
   Author: ZSAMBOK, CAROLINE ELIZABETH
   Degree: PH.D.
   Year: 1989
   Corporate Source/Institution: MIAMI UNIVERSITY (0126)
   Source: VOLUME 50/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 2653.   141 PAGES
   Descriptors: PSYCHOLOGY, EXPERIMENTAL; PSYCHOLOGY, SOCIAL
   Descriptor Codes: 0623; 0451

     Two models of person memory (i.e., Graesser & Nakamura, 1982; Srull, Lichtenstein, & Rothbart, 1985) contain differing assumptions about the encoding of incongruent, congruent, or irrelevant information about a person. These assumptions produce different predictions regarding effects of two variables (i.e., retention interval; presence versus absence of incongruent information) on free recall of item types. Both models have been tested principally on memory for behaviors; both are assumed by their authors to apply to a broad range of social information. However, two experiments in which these variables were manipulated failed to replicate findings from either group of authors when beliefs served as stimuli and were classified according to normative ratings of their congruence, incongruence, or irrelevance to a target's attitude (i.e., liberalness, conservativeness). No reliable differences in recallability by item type were found. **Ratings** by **individual** subjects were used to reclassify beliefs as either evaluatively or descriptively congruent or incongruent (Wyer & Gordon, 1982). Again, no effect of item type on recall was found.
     The percentage of congruent, incongruent, and irrelevant beliefs present in the stimulus list was determined for each subject, based on **individual** **ratings** of beliefs. **Individual** subjects' recall **rates** for each item type were regressed on the proportion of congruent and incongruent items and retention interval. A complex pattern of recall emerged. Generally, recall of congruent and irrelevant beliefs declined as the proportion of congruent or incongruent beliefs increased, especially at higher proportions of either type. Recall of incongruent beliefs was independent of proportion of congruent or incongruent beliefs present. Thus, item type was found to relate to recall, but not in the manner predicted by current theories.
     Subjects also rated the extent to which they agreed/disagreed with each belief. A robust effect of agreement on memory was found: items with which subjects strongly disagreed were recalled better than those with which they agreed at both retention intervals. Neutral beliefs occupied an intermediate position in the recall function.
     A dual coding model was suggested as a best approximation to the data. One structure was assumed to be based on the item type and the other on the extent of agreement with the belief.

21/5/15   (Item 15 from file: 35)

1054021   ORDER NO: AAD83-14477
**THE AYACUCHO FOUNDATION OF VENEZUELA: A CASE STUDY OF SOCIO-CULTURAL
INCORPORATION INTO THE TRANSNATIONAL SYSTEM**
  Author: MENESES IMBER, SARA NATALIA
  Degree: PH.D.
  Year: 1983
  Corporate Source/Institution: STANFORD UNIVERSITY (0212)
  Source: VOLUME 44/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 403. 277 PAGES
  Descriptors: EDUCATION, HIGHER
  Descriptor Codes: 0745

      Gran Mariscal de Ayacucho is a Venezuelan scholarship program
established to train post-secondary students at home and abroad. The number
of students involved in the program at any one time is maintained at
15,000. The goal of this ambitious **investment** in human resources is the
economic liberation of Venezuela through development of indigenous
capabilities in the sciences and various technologies, as well as a more
equitable distribution of national wealth through a broadened access to
higher education.
      However, in contrast to the theoretical assumptions of this
development approach, Dependency Theory argues that underdevelopment
results not from limited technological expertise but rather from an
historical pattern of economic relations between developing (peripheral)
countries and developed (core) countries. Because of this pattern,
peripheral countries experience both economic and cultural dependency.
Included in Dependency Theory is the transnational approach which explores
the incorporation of developing countries into dependency **relationships**
through economic, **political** and cultural 'mechanisms of incorporation'.
      Scholarship programs offered by the core countries to nationals of
peripheral countries can be mechanisms of incorporation. Gran Mariscal is a
scholarship program financed by a peripheral government itself which also
determines the program's educational and development goals. Does the nature
of this scholarship program sufficiently differentiate it from other
scholarship programs so as to exempt it from being a mechanism of
incorporation? This question is central to the research which is directed
at two levels: institutional and **individual** . The **analysis** reviews
institution and government documents, interviews with those people involved
in the Foundation's creation and functioning, and individual surveys with
151 grantees currently enrolled in graduate programs.
      Findings indicate that those differences which do exist between Gran
Mariscal and other programs are primarily due to the Foundation's explicit
scholarship goals and to the national funding policy. Those similarities
which exist are due to the intrinsic nature of scholarship programs and to
the social, political and economic dimensions of Venezuela.
      Finally, policy recommendations are made to make Gran Mariscal more
responsive to Venezuelan needs and national development goals.

 21/5/16   (Item 16 from file: 35)

1029252   ORDER NO: AAD88-24140
ANTECEDENTS AND CONSEQUENCES OF ILLEGAL CORPORATE BEHAVIOR
  Author: BAUCUS, MELISSA SMITH
  Degree: PH.D.
  Year: 1987
  Corporate Source/Institution: INDIANA UNIVERSITY (0093)
  Source: VOLUME 49/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 2720. 250 PAGES
  Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; SOCIOLOGY, CRIMINOLOGY
              AND PENOLOGY
  Descriptor Codes: 0454; 0627

In response to frequent publicity about illegal corporate behavior, this study of Fortune 500 firms was conducted to **investigate** the factors which lead to illegal behavior and the consequences of being convicted for clearly illegal acts. A subsample of cited firms included 88 firms convicted of 141 clear violations during the period 1974-1983; the uncited firm subsample contained 104 randomly selected firms not convicted for illegal activities. A major contribution of this study is that it **investigated** clearly illegal behavior (i.e., where the corporation and its managers are considered by the law to have acted with either intent or knowledge of the violation); previous studies have relied on samples of mainly regulatory violations which may not involve actual illegal behavior by the corporation.

Event history analysis using loglinear regression was employed to test the hypothesized antecedents. Results indicated that as the environment becomes more dynamic or turbulent, the corporation is more likely to engage in illegal acts. Contrary to predictions, as resources in the firm's environment become more plentiful, the firm is more likely to behave illegally. Increasing heterogeneity in the environment (more diverse organizations for the firm to deal with) was not significantly related to illegal corporate behavior.

For the internal/firm antecedents, the results did not support the hypotheses that poor or declining firm performance or fewer slack resources (less organization slack) would lead to illegal activities. Organization size was a significant predictor of illegal activity; particularly in the case of very large vs. smaller Fortune 500 firms, there was a strong positive relationship between organization size and illegal corporate behavior.

Analysis of covariance was used to **investigate** the consequences of illegal corporate behavior. As predicted, there was a negative **relationship** between **illegal** behavior and subsequent firm performance; however, illegal activity was not a significant predictor of either **investors** ' responses or **consumers** ' responses. An exploratory **analysis** did suggest that although a single conviction does not have a major impact, multiple convictions and another conviction in the same year do have a significant negative effect on firm performance.

21/5/17 **(Item 17 from file: 35)**
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867485 ORDER NO: AAD84-22721
 POLITICAL   OPINION **CHANGE IN PARENT-ADOLESCENT DYADS: THE INFLUENCE OF COMMUNICATION ACTIVITIES**
  Author: WILSON, DONNA WARNER
  Degree: PH.D.
  Year: 1984
  Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (
        0262)
  Source: VOLUME 45/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 3021. 156 PAGES
  Descriptors: MASS COMMUNICATIONS
  Descriptor Codes: 0708

    This study presents arguments for a reciprocal/bidirectional approach to parent-offspring socialization as a more realistic and productive framework than the dominant unidirectional "model" of parent influence on children/adolescents. Therefore, the emphasis was on adolescents as possible agents in their parents' political socialization processes. Influence was limited in this secondary **analysis** to **individual** **political** **opinion** movement within parent-adolescent dyads, i.e. a change in one member of the dyad's opinion toward agreement with the other member. A two-wave panel of 501 dyads was **investigated** in terms of **opinion** change on **political** issues and candidates during the 1980 presidential campaign. Election campaigns were viewed as important elements in an individual's socialization process which would have implications for the short-term of the election and potential effects on other more abstract orientations and more permanent political objects.

Based on the social power framework, expert power was specifically proposed as a power base/resource from which adolescent-to-parent influence could be expected. It was hypothesized that communication activities within the dyad comprised a dimension (expertise) of the expert power base from which adolescent influence could be expected. That is, it was expected that parents would score higher than their adolescent counterparts on mass communication and interpersonal communication variables, but that the differences between the dyad members in the group in which parents changed in the direction of their offspring would be smaller than the differences between dyad members in the group in which adolescents changed in the direction of their parents.

The findings indicate that influence between parents and adolescents during an election campaign is bidirectional and that communication variables do discriminate between adolescent influence and parent influence groups, but only for variables associated with adolescents' use of newspapers for political information and not for variables associated with television use, debates between the candidates, and external and internal interpersonal communication activities. One exception is attention to the Republican and Democratic primaries. And the findings show that when opinion change does occur, it is an outcome of the general structure of communication activities within the relationship, i.e. more likely to be consistently in the direction of adolescent influence or parent influence rather than issue dependent.

21/5/18   (Item 18 from file: 35)

786911 ORDER NO: AAD82-19698
KAFIR TO AFGHAN: RELIGIOUS CONVERSION, POLITICAL INCORPORATION AND ETHNICITY IN THE VAYGAL VALLEY, NURISTAN
  Author: KATZ, DAVID JOEL
  Degree: PH.D.
  Year: 1982
  Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (
        0031)
  Source: VOLUME 43/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 1214. 364 PAGES
  Descriptors: ANTHROPOLOGY, CULTURAL
  Descriptor Codes: 0326

     Findings concerning the character and significance of ethnicity are presented from an ethnographic **investigation** of the "(')Cima-Nisey" villages in the Vaygal Valley, Nuristan, a region of eastern Afghanistan.
     The specific ethnographic problem concerns the consequences for ethnicity of the population's loss of autonomy which occurred approximately eighty-five years ago when they accepted Afghan sovereignty and converted to Islam. Formerly called "Kafirs" (Arabic: "unbelievers") by Muslims in the region, they are among the most recent Islamic converts in southwest Asia. After conversion, Kafiristan, the Land of Kafirs, became known as Nuristan, the "Land of Light."
     For (')Cima-Nisey residents there are no ethnic groups with enduring, general or exclusive significance at more inclusive levels than the localized corporate community. Instead, there are a number of ethnic categories with which **individuals** and groups **identify** in different situations. Ethnic identity for (')Cima-Nisey residents is not, therefore, an absolute, immutable social attribute. Identities important for identifying oneself and others are partly mediated by the situations where they are used.
     Ethnicity is described and analyzed in a diachronic frame. First, groups and identities significant in the pre-Islamic era are detailed. Social, political, and economic factors are shown as contributing to the significance of the localized corporate community as the primary social unit. At more inclusive levels, identity with ethnic or social categories is diffuse. Details of the Kafirs' conquest and conversion and their subsequent history are then presented. The contemporary ethnic and social

identity categories are described and their relevance explained. Categories most salient for the contemporary population include those from the pre-conquest era and others associated with new **beliefs** , changed **political** and economic circumstances, and new social interactions.

The manner in which ethnicity becomes involved in intra-community affairs is examined. Individuals and groups manipulate their ethnic identities to achieve their own political ends, promote ideological goals, gain economic advantage, and achieve social status within their communities.

Other issues addressed pertain to the ways of conceptualizing and studying ethnic populations in Afghanistan, the importance ethnicity has for articulation of sociopolitical units with the state, and consequences of Afghan government policies towards ethnic populations.

21/5/19   (Item 19 from file: 35)

743887   ORDER NO: AAD81-10407
A RHETORICAL ANALYSIS OF SELECTED SERMONS BY SAM JONES DURING HIS EMERGENCE AS A NATIONAL FIGURE, 1872-1885
   Author: CHAMPION, HERMAN DANIEL, JR.
   Degree: PH.D.
   Year: 1980
   Corporate Source/Institution: THE LOUISIANA STATE UNIVERSITY AND
          AGRICULTURAL AND MECHANICAL COL. (0107)
   Source: VOLUME 41/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 4539.   300 PAGES
   Descriptors: SPEECH
   Descriptor Codes: 0459

     With an inimitable style out of the rural south, peppered with caustic, biting criticism and practical illustrations, Sam Jones combined the rustic, earthy qualities of southern hill country religion with the full auditoriums, careful schedules and trained assistants of urban religion. After an "apprenticeship" in North Georgia Methodist Circuits and as an advocate for the Decatur Orphan's Home, Sam Jones took his brand of revivalism throughout the United States and into Canada. He consistently attracted capacity crowds, large numbers of decisions, strong controversy and extensive press coverage.

The purpose of this **investigation** was to study the preaching career and sermons of Sam Jones from the start of his career in 1872 through the middle of 1885, the year of his complete emergence as a national figure in revivalism. Sermons for analysis came from two campaigns, Memphis and Nashville, Tennessee, selected because of their significance in his emergence and the existence of reliable sermon texts.

The first part of the **investigation** involved a survey of the speaker's background, training, experience and other factors which may have contributed to his speaking success. The second part focused on the speaker's approach to revivalism, including a survey of the theological, social and **political** **views** which he ultimately expressed in his sermons and a study of the organization and conduct of both the revival campaigns and **individual** services in which the **analyzed** sermons were preached. The third part of the study involved a rhetorical analysis of eight selected sermons preached in the 1884 Memphis campaign and the 1885 Nashville campaign. The structure, lines of reasoning, forms of support, style and responses to his sermons were studied.

In both campaigns Jones accepted reluctant invitations and faced considerable opposition. In spite of these handicaps he generally preached two to three times a day to overflowing crowds.

Jones saw his task to be that of aligning forces of God, "born again" church members, against the forces of evil, all others. The test which determined whether a person was among the forces of God was his deeds. A cardinal area of Jones' advocacy of the importance of deeds concerned prohibition.

Jones relied on six basic forms of support: Scripture,

illustrations, examples, hypothetical reasoning, humor and comparison-contrasts. Emotional appeals occurred more in delivery than in content. Speaker credibility was his strength as people came more to hear Sam Jones than to hear a sermon.

The study concluded that Jones drew from his own rural background and experiences for sermon illustrations. That content was conveyed with biting humor and a colloquial style that could both commend and condemn. He took the revivalistic traditions of his predecessors, altered them to meet the flavor of his personality, demands of the situations, nature of the audiences and speaker's objectives, and passed on a legacy to revivalists who followed.

AN ANALYSIS OF THE MOSAIC CHARACTER OF A TAIWANESE CLAN

The **investigation** of clans and lineages has long been a central concern of anthropology. However, most research has concentrated upon the rural landscape or preindustrial societies. Few researchers have undertaken the study of extended kinship systems in cities. Aside from Fried's (1966) study of some political aspects of Taipei clans, the focus of Chinese ethnographic reports have almost exclusively concentrated upon the development of lineages rather than clans. In addition there has been limited analysis of clan organization, function, composition of membership, and the factors which determine differential participation in such groups. This study of clans in Taipei, Taiwan focuses on the analysis of interpretation of these factors demonstrating the mosaic quality of clan composition.

Various research strategies were employed in the gathering of information. Archival material, compiled from libraries and governmental repositories in Taipei have yielded important material about the historical background of clans in early Taipei; as well as pertinent information describing legal organization and some aspects of membership composition in present day clans. Participant observation at public events as well as selected interviews at family gatherings has provided qualitative data on the history of clan personalities and the establishment of the hall. The collection of data in the form of responses to an administered questionnaire has provided quantitative data on clan history, residence, solidarity, leadership, attendance and personal history.

The demonstration of internal segmentation in the clan creates a mosaic quality in clan composition. Sixteen factors contributing to segmentation are isolated: ego's origin, education, age, sex, length of membership, occupation, membership in outside organizations, entrance of an ancestral tablet, donations, temple attendance, position as a leader, advisor, general member, successor, attainer, and years of residence in the city.

Analysis of whether or not an **individual** is a leader, advisor, general member, successor, or attainer segregates the clan members into discrete clusters with specific characteristics. The presentation and analysis of the above factors has produced data demonstrating more successors than attainers: (1) are born in Taipei, (2) are better educated, and (3) seek wives from outside the city. However, more attainers than successors: (1) have a complex occupational profile, and (2) tend to join more outside associations per member.

The sample has also produced data which show most leaders are successors who come from Taipei. A high proportion of leaders are also **associated** with outside **political** organizations. More than half of those holding advisory positions are successors while less than half are attainers. Advisors join regional associations in greater numbers than leaders and general members. The majority of general members in the sample are successors. More general members than leaders and advisors are associated with outside professional organizations.

Analysis of occupational profiles and personal external networks suggest that successors and attainers both benefit from the presence of the other as clan members. The successors, who have inherited their membership in the corporate estate, welcome members who bring with them specific expertise from which the clan or individual members benefit. The successors, on the other hand, offer incoming attainers traditional networks both inside Taipei and to other central places.

In conclusion, it is suggested, the mosaic quality of clan composition, including economic character and political diversity operates as a survival factor contributing to the persistence of the clan.

21/5/21   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06546016
KUNSKAP OM VALFARD FORSAMRAS
  EU/SWEDEN: PREVENTING INFORMATION + DEMOCRACY
Dagens Nyheter (XSU)   12 Nov. 1997 p. A5
Language: SWEDISH

As a result of the adaptation of SCB, the Swedish National Bureaux of Statistics, to EU demands, the Swedish people will receive much less information on living conditions, life styles, welfare, the labour market, environmental conditions etc. in the future. Several SCB experts are deeply worried by the present development, and the effect of the re-orientation of the SCB budget and data processing towards a much narrower perspective, like national budget issues and overall macro economic development. If SCB misses out on the details, the quality of the data becomes lower – and worse still – the planning structure of Sweden deteriorates, and in the end the democracy itself becomes threatened, as citizens can't get access to data. Interest organisations, branch actors and Non-Governmental organisations of all kinds must for instance have access to relevant data within their field of work. Professional and objective help from SCB is often called upon today, particularly within social issues and welfare problems. SCB Dept. Director Ingrid Lyberg tells of how SCB first was directed to stop monitoring **political** party **sympathies** in Sweden, but these data are still collected. In the case of data on lifestyles, living and housing conditions etc. the future now looks bleak, and lower ambitions in these areas might mean deteriorating quality. Current data from SCB is still available in data base format, but these services are cited to be "expensive" which might limit their **commercial** use in **customer analysis** etc.

COMPANY: EU; SWEDISH NATL BUREAUX OF STATISTICS; SCB

PRODUCT: Intnl Affairs & Finance (9103);
COUNTRY: Sweden (5SWE);

21/5/22   (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00611029   00CW09-204
   Online profiling
   Thibodeau, Patrick
   Computerworld , September 18, 2000 , v34 n38 p56, 1 Page(s)

ISSN: 0010-4841
Languages: English
Document Type: Articles, News & Columns
Geographic Location: United States
Focuses on online profiling, defined as the practice of collecting and **analyzing customer** Web site data, information that can be used to personalize and customize an end user's Web experience. Reports that network advertisers use online profiles to track end users across multiple Web sites. Explains that the practice is controversial and may ultimately be subject to federal regulation. Mentions that lawmakers and privacy advocates have expressed concern that online profiling can be used to learn a customer's **political** and religious **views** , sexual orientation, and medical conditions. Notes that online profiling embodies both the promise and perils of electronic **commerce** . Presents analysts' certainty that online profiling is indispensable to any Web business. Includes a sidebar. (MEM)
Descriptors: Consumer Information; Online Information; Information Management; Data Analysis; Internet Access; Privacy; Electronic **Commerce**

21/5/23 **(Item 2 from file: 233)**
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00403103   95NG11-034
Cyberguide: Public domain
NetGuide , November 1, 1995 , v2 n11 p136-137, 2 Page(s)
ISSN: 1078-4632
Product Name: Democratic National Committee; Election '96; GOP Online; Mojo Wire, The; Political Parties Around the World
Languages: English
Document Type: Buyer and Vendor Guide
Grade (of Product Reviewed): C; C; C; C; D
Geographic Location: United States
Presents a guide to 11 political information sources that are available at Internet sites. Provides **individual** , capsule reviews, addresses, and **ratings** for: Democratic National Committee, a link to Democrats from all over the country; Digital Democrats: The Democratic Party Activists Home Page - 3; Election '96, offering links to candidate sites; GOP Online, offering ``impressive'' resources; Mr. Smith E-mails Washington, offering easy access to government officials; The MoJo Wire, presenting **investigative** reporting of political activities; Political Parties Around the World, a hotlist of people in office and candidates; The Speaker's Corner: The Newt Gingrich WWW Fan Page; The **Capital** Steps, offering political satire; and Votelink, where you can voice your **political opinion** , on the World Wide Web. Also reviews Libertarian FAQ, for self-government enthusiasts. MoJo Wire rated highest with a four. (CH)
Descriptors: Web Sites; Politics; State Government; Information Sources; World Wide Web; Federal Government; Vendor Guide
Identifiers: Democratic National Committee; Election '96; GOP Online; Mojo Wire, The; Political Parties Around the World

21/5/24 **(Item 1 from file: 139)**
DIALOG(R)File 139:EconLit
(c) 2002 American Economic Association. All rts. reserv.

482796
TITLE: Profits, taxes, and the state
AUTHOR(S): Jankowski, Richard
PUBLICATION INFORMATION: Westport, Conn. and London: Greenwood, Praeger,
PAGES: x, 192
PUBLICATION DATE: 1998
ISBN: 0-275-96081-1
DOCUMENT TYPE: Book
ABSTRACT INDICATOR: Abstract
ABSTRACT: Demonstrates that, although there has been a decline in the

pretax profit rate in the United States since the late 1960s, the posttax profit rate has not declined relative to the historical norm. **Investigates** whether this offsetting of the pretax profit decline might be explained by a conscious intervention of the state in the **capital** accumulation process to maintain posttax profitability or whether built-in equilibriating mechanisms in the market maintained posttax profitability. Presents and contrasts neoclassical, supply-side, Marxist, and Keynesian explanations for declining profitability and the resultant stagnation. Tests the hypothesis that there has been a decline in corporate profitability and in the **investor** 's **rate** of return. Sets out a conflict model of inflation, which is predicated on wage bargaining. Formulates a theory of the state's role in conflicts over income distribution. Offers a new interpretation of various tax law changes that were intended to affect the corporate tax rate and argues that the corporate income tax must be abolished if there is to be real downward income redistribution. Jankowski is **Associate** Professor of **Political** Science at the State University of New York, Fredonia. Bibliography; index.

DESCRIPTOR(S) (1991 to Present): Business Taxes including sales and value-added (VAT) (H250); Taxation and Subsidies: Efficiency; Optimal Taxation (H210); Comparative or Joint Analysis of **Fiscal** and **Monetary** or Stabilization Policy (E630

DESCRIPTOR(S) (Pre-1991): National Taxation, Revenue, and Subsidies (3230) ; **Fiscal** Theory; Empirical Studies Illustrating **Fiscal** Theory (3212); Stabilization Theories and Policies (1331

COMPANY NAMES (DIALOG GENERATED): State University of New York Fredonia

25/5/1   (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2002 American Economic Association. All rts. reserv.

563462
REVIEW OF: Rethinking the international monetary system
 REVIEWER(S): ENDRES, A. M.
 REVIEWER(S) AFFILIATION: U of Auckland, New Zealand
 JOURNAL NAME: Journal of Economic Literature,
 JOURNAL VOLUME & ISSUE: 38 4,
 PAGES: 954-56
 PUBLICATION DATE: 2000
 ISSN: 0022-0515
 DOCUMENT TYPE: Book Review
 BOOK(S) REVIEWED:
    Little, Jane Sneddon. **Rethinking the international monetary system**.
       Conference Series, no. 43. 1999.
    Olivei, Giovanni P., eds.. Boston:Federal Reserve Bank of Boston,
 DESCRIPTOR(S) (1991 to Present): International Monetary Arrangements and
    Institutions (F330)
 KEYWORD DESCRIPTOR(S) (1991 to Present): **Exchange** Rates; International
    Monetary Arrangements

563462
REVIEW OF: Rethinking the international monetary system
 REVIEWER(S): ENDRES, A. M.
 REVIEWER(S) AFFILIATION: U of Auckland, New Zealand
 JOURNAL NAME: Journal of Economic Literature,
 JOURNAL VOLUME & ISSUE: 38 4,
 PAGES: 954-56
 PUBLICATION DATE: 2000
 ISSN: 0022-0515
 DOCUMENT TYPE: Book Review
 BOOK(S) REVIEWED:
     Little, Jane Sneddon. **Rethinking the international monetary system.**
         Conference Series, no. 43. 1999.
     Olivei, Giovanni P., eds.. Boston:Federal Reserve Bank of Boston,
 DESCRIPTOR(S) (1991 to Present): International Monetary Arrangements and
     Institutions (F330)
 KEYWORD DESCRIPTOR(S) (1991 to Present): **Exchange** Rates; International
    Monetary Arrangements
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          12834 S2
        3611702 S7
          47790 S23
     S26   18 S2 AND S7 AND S23
?
>>>Record 139:563462 ignored; incomplete bibliographic data, not retained -
in RD set
...completed examining records
     S27   17 RD (unique items)
?

01848137 ORDER NO: AADAA-I3024542
**A proposed method of discrimination between violent and nonviolent African
American adolescent males**
  Author: Caswell, Diana P.
  Degree: Psy.D.
  Year: 2001
  Corporate Source/Institution: Chicago School of Professional Psychology
(0971)
  Chair: Jordan Jacobowitz
  Source: VOLUME 62/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 3795. 104 PAGES
  Descriptors: PSYCHOLOGY, CLINICAL ; PSYCHOLOGY, PERSONALITY ;
                PSYCHOLOGY, PSYCHOMETRICS ; BLACK STUDIES
  Descriptor Codes: 0622; 0625; 0632; 0325
  ISBN: 0-493-35829-3

     Lethal school violence has riveted the nation's attention on the
public health problem of adolescent violence. Public and professionals
alike have been asking hard questions about what went wrong in the
psychological development of these youngsters from White, middle, and upper
class communities and, most important, whether it could have been predicted
and prevented. Yet youth violence is not a new phenomenon among inner city,
minority adolescents, a vastly underserved population **investigated** by few
researchers. Recognizing that myriad risk factors **associated** with
violent adolescents from these apparently dissimilar populations appear to
differentiate them, the author conducted a literature review to search for
a theoretical link that offers a plausible, if tenuous, explanation for the
violent behavior seen in both.
     Theoretical analysis suggested that disturbances in attachment may
transcend previously **identified** demographic **risk** factors and undermine

a healthy developmental trajectory in all youth, leading to later disturbed object relations and even violent behavior. A further review of the literature identified 7 Rorschach Inkblot Method variables that received convergent support for their utility in assessing attachment and object relations disturbances. A detailed rationale and description for each variable is provided. The author conducted a preliminary, idiographic research study to determine whether the cluster of 7 variables of interest could be of value in discriminating between violent male, African American inpatient adolescents and nonviolent, but emotionally disturbed, adolescents. The author used a collective case study approach to analyze 7 psychological evaluation protocols, and provided demographic and background detail for each case to enhance the clinical understanding of these emotionally disturbed youth.

The results of this study support the hypothesis that the variables of interest, when viewed as a cluster of indicators, hold promise as a tool to discriminate nonviolent from violent individuals within the studied population. This preliminary study's findings also indicate that sufficient evidence exists to pursue a more rigorous **investigation** with sufficient participants, controls, and populations to assess more accurately the cluster's ability to **identify** adolescents most at **risk** for violent behavior and to address their issues with intense, targeted interventions.

27/5/2   (Item 2 from file: 35)

01655484 ORDER NO: AAD98-39806
AN EXPLORATORY ANALYSIS OF RISK **FACTORS FOR CRIMINAL VIOLENCE BY WOMEN (WOMEN OFFENDERS)**
  Author: KERR, SHARON LAMOYNE
  Degree: PH.D.
  Year: 1998
  Corporate Source/Institution: THE UNIVERSITY OF OKLAHOMA (0169)
  Adviser: JODY NEWMAN
  Source: VOLUME 59/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 2727. 267 PAGES
  Descriptors: SOCIOLOGY, CRIMINOLOGY AND PENOLOGY ; WOMEN'S STUDIES
  Descriptor Codes: 0627; 0453

    One hundred and sixty-seven female inmates participated in an **investigation** of violent crime correlates. The relative lack of empirical evidence about female violent offending compared to that for males prompted this study. Risk and protective factors associated with violence were identified from the empirical literature then analyzed with stepwise logistic regression as predictors of conviction for violent crime.

    Contrary to expectations, intelligence and parental criminality did not significantly contribute to the prediction of a conviction for a violent crime. The significant predictors with a positive association with conviction for a violent crime included intoxication at time of current crime, 21 years old or younger at time of crime, depressive symptoms at time of data collection, and a childhood history of sexual abuse. The significant negative **associations** with conviction for **violent** crime included having not been raised by both biological parents, drug addiction, anxiety symptoms at time of data collection, mother's substance abuse, and previous incarcerations.

    Furthermore, four of these predictors met additional statistical criteria, in terms of magnitude of the odds ratio and variance, qualifying each as either a risk or protective factor. The risk factors (odds ratios $\ge$ 2) included intoxication at time of crime and being younger than 21 years at time of crime. The protective factors (odds ratios $\le$ .5) included having not been raised by both biological parents and previous incarcerations.

    These results provide additional evidence that contributes to clarifying the similarities and differences in the backgrounds of male and female violent offenders, suggesting that there may be important gender differences in the development of violent behavior, specifically the developmental roles of childhood physical abuse and sexual abuse. In

addition, differential effects on risk for violent crime conviction were
observed for different kinds of substance abuse by both the participants
and by their parents.

27/5/3   (Item 3 from file: 35)

01612438 ORDER NO: AAD98-12112
**VIOLENT BEHAVIOR IN ELEMENTARY SCHOOLS: "AT- RISK " VARIABLES AND A MODEL
FOR IDENTIFICATION /PREDICTION/INTERVENTION (LEADERSHIP)**
  Author: DRUMGOOLE'-FIELDS, LARRY
  Degree: PH.D.
  Year: 1997
  Corporate Source/Institution: THE UNION INSTITUTE (1033)
  Adviser: MARY SHEERIN
  Source: VOLUME 58/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 3783. 157 PAGES
  Descriptors: EDUCATION, ADMINISTRATION ; EDUCATION, ELEMENTARY ;
                SOCIOLOGY, THEORY AND METHODS ; PSYCHOLOGY, CLINICAL ;
                EDUCATION, EDUCATIONAL PSYCHOLOGY ; EDUCATION, SOCIOLOGY OF
  Descriptor Codes: 0514; 0524; 0344; 0622; 0525; 0340

     A comparison of three compensatory Title I federally funded schools
was conducted to identify incorrigible students and the recidivism rate of
violence at each of the schools. School #1, the object of this
investigation , accepts students from the inner city of the City of
Winston-Salem, North Carolina. Statistical significance occurred with
leadership modeling in school #1 to determine predictive variables for
recidivism of violence at the elementary grade level.
     This **investigation** incorporated a quantitative method for
scrutinizing school populations according to variables deemed associated
with school life. As such, the inferential and foundational core of this
investigation focused on the grouping of variables that revealed: (1) a
predictive pattern related to school behavior; (2) the association of
grouped variables with behavioral dysfunction; and, (3) the identification
of an intensity threshold concerning incorrigible behavior. The
identification of firm "at- **risk** " variables predictive of a particular
eventuality will assist educators with quantifying variables that could
lead to preventative measures within public schools. The hypotheses testing
revealed a discernible pattern pertaining to variables **associated** with
violent behavior and escalating behavior that is classified as
incorrigible.
     School #1, the control, achieved an organizational learning culture
free from frequent disruption and fear but continued to cope with
recidivism of violence and low academic performance. The disadvantaged
schools referred to in this **investigation** , Rowland Hill Latham, Forest
Park, and Easton Elementary Schools have distinguishable differences in
leadership style; yet, achievement scores, referral rates to the office for
disruptions, and affrays are considered to be high according to district
wide statistics. Disproval of the null hypotheses reflects similarity in
predisposition among the three groupings that lend credence to affirming
the concept of homogeneity of the "at risk" label in this **investigation** .
The results of the K-Means Cluster Analysis revealed a distinctive pattern
identifiable as prone to violence for elementary school aged students
receiving public education in an inner city disadvantaged urban setting. A
behavioral intervention model consisting of after-school activities,
Afrocentrism, parental involvement, and individual instructional
modifications significantly lowered recidivism for a group of 70 children
deemed "at-risk" for violent behavior. Over a three year period recidivism
was reduced to 40 children.

27/5/4   (Item 4 from file: 35)

01514600 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
JUVENILE AND ADULT CRIMINALITY : RELATIONSHIPS **TO PLATELET MAO ACTIVITY,
TRIIODOTHYRONINE, ADHD, CONDUCT DISORDER AND PSYCHOPATHY**
    Author: ALM, PER OLOF
    Degree: MED.DR
    Year: 1996
    Corporate Source/Institution: KAROLINSKA INSTITUTET (SWEDEN) (0658)
    Source: VOLUME 57/04-C OF DISSERTATION ABSTRACTS INTERNATIONAL.
             PAGE 1434. 125 PAGES
    Descriptors: PSYCHOLOGY, BEHAVIORAL ; PSYCHOLOGY, DEVELOPMENTAL ; SOCIAL
                  WORK ; SOCIOLOGY, CRIMINOLOGY AND PENOLOGY ; BIOLOGY,
                  ANIMAL PHYSIOLOGY
    Descriptor Codes: 0384; 0620; 0452; 0627; 0433
    ISBN: 91-628-1999-2

    Indicators of risk for persistent criminality were **investigated** in a
group of grown-up juvenile delinquents and matched controls, who had been
followed from 11-14 years of age in 1959-63 up to adult age. As minors they
had committed crimes against property. The **investigation** included 78
former juvenile delinquents and 47 controls (mean age 43.5 years).
Biological variables, behaviour symptoms during adolescence and psychopathy
related personality traits as adults were compared to the subjects'
cumulated registered criminality. The subjects were distributed into groups
of those who had been registered for crime after 15 years of age or not.
Control subjects, never registered for crime, were used as a normative
group.
    The subjects were distributed into groups of 'low' and 'high'
according to the median platelet monoamine oxidase (MAO) activity and the
mean of triiodothyronine (T3), of the control group. Symptoms of conduct
disorder (CD) and scores on the Psychopathy Check List (PCL), were **rated** .
    Low MAO activity increased the **risk** for persistent criminality more
than three times. 70% of subjects with low MAO activity as well as PCL
scores persisted in crime, in contrast to none of those with high MAO
activity and no PCL score. No correlation was found between MAO activity
and PCL scores.
    A 'high' level of T3 was associated with an almost four times
increased risk for persistent criminality. Symptoms of ADHD and CD were
correlated to each other, but only symptom of CD was found to be
associated with persistent **criminality** .
    A low MAO activity, high level of T3, diagnosis of CD and PCL-scores
indicated risk for persistent criminality among former juvenile
delinquents. Configuration Frequency Analysis revealed one 'type'
constituted by 3-4 risk indicators, 'early' debut in crime and persistent
criminality, and another 'type' with 0-1 risk indicator, 'late' debut in
crime and no persistent criminality.

 27/5/5   (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01463376 ORDER NO: AADAA-I9606040
**RISK-TAKING BEHAVIOR AND PSYCHOSOCIAL RISK AND RESISTANCE FACTORS IN
AFRICAN-AMERICAN ADOLESCENTS WITH MILD MENTAL RETARDATION**
    Author: COLE-BEAMON, JOYCE A.
    Degree: PH.D.
    Year: 1995
    Corporate Source/Institution: UNIVERSITY OF ALABAMA AT BIRMINGHAM (0005)
    Source: VOLUME 56/10-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
             PAGE 5753. 66 PAGES
    Descriptors: PSYCHOLOGY, BEHAVIORAL ; BLACK STUDIES ; SOCIOLOGY, ETHNIC
                  AND RACIAL STUDIES ; PSYCHOLOGY, SOCIAL ; HEALTH SCIENCES,
                  MENTAL HEALTH
    Descriptor Codes: 0384; 0325; 0631; 0451; 0347

    Although the area of risk taking has been more inclusive of ethnic
minority groups, there continues to be a need for research with these
populations, especially of an explicative nature. Therefore, goals of this

project were to address the theoretical arguments suggesting the need to focus more research on African-American adolescents in particular and to **investigate** health risk-taking behavior in African-American adolescents with mild mental retardation. This study sought to provide descriptive information on **rates** of **risk** taking in this population and to **investigate** hypotheses drawn from Jessor's theory of problem behavior. Special attention was paid to the relationship of psychosocial risk and protective factors to risk-taking behavior.

Specific hypothesized risk factors include (a) poverty, (b) exposure to models of deviant behavior, (c) risk-taking propensity, and (d) poor school work. Specific hypothesized protective factors include (a) a cohesive family, (b) exposure to models for conventional behavior, (c) intolerance of deviance, and (d) involvement in school and voluntary clubs.

Included in this study were 138 African-American adolescents with mild mental retardation and their families, who were participating in a larger longitudinal study. Each adolescent and a parent/caregiver completed instruments in a structured interview format. The following hypotheses were addressed: (a) covariation exists among health risk-taking behaviors, (b) the four risk factors are related to more health risk-taking behaviors, (c) the four protective factors are related to lower levels of health risk-taking behavior, and (d) the association between each of the risk factors and health risk-taking behavior is moderated by protective factors. Significant findings include: (a) There was a significant positive **relationship** between **violent** behavior and substance use; (b) models for deviant behavior were significantly related to overall risk-taking behavior, substance use, and violent behavior; (c) intolerance for deviance was significantly negatively related to overall risk-taking behavior and substance use; (d) family cohesion was significantly negatively related to overall risk-taking behavior; (e) the presence of moderation was not supported.

HOUSING MARKET EFFICIENCY: AN EMPIRICAL INVESTIGATION OF HOUSING PRICE DIFFERENCES IN OTTAWA-HULL (ONTARIO, QUEBEC)

During the late 1980s and the early 1990s, Canada's sovereignty was challenged like never before. The failure of the Meech Lake Accord and the overwhelming rejection of proposed constitutional reforms raised doubt in the minds of potential and existing home owners on the viability of home ownership in Quebec (not to mention its economy). Consumer ambivalence is not a new problem. In fact, **political** risk **associated** with Quebec has been a strong deterrent to **investment** since the mid 1970s when the Parti Quebecois was approaching the height of its popularity.

Today, the threat of separation remains a central issue of the political debate in Quebec. However, the evidence reported in this thesis reveals no impact on the behaviour of house prices, suggesting indifference or disinterest has replaced the apprehension historically associated with the debate. The results of the loglinear hedonic price model reveal that between 1987 and 1992, Outaouais house prices performed as well, and in 1990, slightly better than Ottawa-Carleton prices. Prices varied proportionally the same between 1987 and 1992 even though market preferences are noticeably different between the two markets. The housing

market in the National **Capital** Region is operationally efficient.
Arbitrage opportunities do not exist between both markets.

The fundamental weakness of the econometric model used is that it does
not explicitly account for risk and its effects on consumer expectations,
it only acknowledges the risk and what expectations should be. Additional
research will be needed to develop methods to measure political **risk** , to
identify how consumers form expectations, and to determine whether
risk-adjusted expectations differ across adjoining, politically distinct
markets.

27/5/7   (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01248367 ORDER NO: AADMM-66491
HEPATITIS B AND DELTA HEPATITIS IN NOVA SCOTIA: ASSOCIATION **WITH** ILLICIT
  INJECTABLE DRUG USE
  Author: POULIN, CHRISTIANE CLAIRE
  Degree: M.SC.
  Year: 1990
  Corporate Source/Institution: MCGILL UNIVERSITY (CANADA) (0781)
  Source: VOLUME 30/04 of MASTERS ABSTRACTS.
           PAGE 1325. 182 PAGES
  Descriptors: HEALTH SCIENCES, PUBLIC HEALTH
  Descriptor Codes: 0573
  ISBN: 0-315-66491-6

    An epidemic of hepatitis B occurring in a rural area of Nova Scotia in
1988 and 1989 was **investigated** . Illicit injectable drug use (IIDU) was
the major determinant of transmission. The epidemic was the first highly
visible indication of IIDU in Nova Scotia. A contact-tracing approach was
used to identify the cohort of IIDUs. Of 186 IIDUs, 78 had serological
evidence of hepatitis B infection. Using epidemiological criteria, it was
determined that 57 of these formed a definite cluster of hepatitis B
infections. Age, the total number of IIDU-contacts named and the number of
hepatitis B seropositive IIDU-contacts named were **identified** as **risk**
factors for hepatitis B infection. Six cases of delta hepatitis coinfection
were found among the cluster cases, with a secondary attack **rate**
estimated at seven percent. **Risk** -reduction and immunization strategies
for the prevention of viral illnesses associated with IIDU were
recommended.

27/5/8   (Item 8 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01236172 ORDER NO: AAD92-19821
FOR BETTER OR WORSE... ": A LONGITUDINAL INVESTIGATION **OF VARIABLES**
ASSOCIATED WITH MARITAL VIOLENCE (WIFE ABUSE, COMMUNICATION)
  Author: BOEKE, KAREN MICHELLE
  Degree: PH.D.
  Year: 1992
  Corporate Source/Institution: UNIVERSITY OF DENVER (0061)
  Adviser: HOWARD J. MARKMAN
  Source: VOLUME 53/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 2051. 201 PAGES
  Descriptors: PSYCHOLOGY, CLINICAL; PSYCHOLOGY, SOCIAL; WOMEN'S STUDIES
  Descriptor Codes: 0622; 0451; 0453

    This study assessed couples premaritally and at various intervals over
the following six years. The sample was divided into three groups
including: (1) couples who became violent and distressed (N = 20); (2)
couples who became distressed but not violent (N = 23); and (3) couples who
remained nondistressed (N = 28). The distressed but nonviolent group was
used to control for the potentially confounding effects of marital
distress. Five constructs were examined including relationship quality,

communication patterns, individual adjustment, cognitive relationship attitudes and expectations, and psychosocial variables.

In general results revealed a linear pattern in which violent couples presented as the most dysfunctional, followed by the distressed and nondistressed groups respectively. Results revealed that several premarital variables could be used to **identify** premarital couples at **risk** for future marital distress (e.g., relationship, satisfaction, psychiatric symptoms). For example, couples who became distressed reported less relationship satisfaction prior to marriage than couples who remained nondistressed. Results also revealed other premarital variables that could be used to **identify** premarital couples at **risk** for marital violence (e.g., negative interaction patterns). Behavioral observations revealed that violent couples displayed more negative premarital interaction patterns than comparison couples. For example, violent couples displayed higher levels of premarital conflict (i.e., hostility), negative affect, over-reactivity, emotional-invalidation, and negative escalation, as well as lower levels of positive escalation. These findings suggest that the premarital **interaction** patterns of **violent** couples are colored by a highly negative emotional tone that may set the stage for violence as a result of the couple's tendency to express anger in unmodulated ways, to reciprocate each others' negativity, and their inability to exit such negative escalation cycles. In addition, wives in violent marriages were more likely to display positive affect in response to their husbands' negative affect, thereby inadvertently reinforcing his escalation of negative affect.

Interestingly, although violent couples rated their premarital communication as more problematic than nonviolent couples, they did not subjectively experience their premarital interactions as more negative than comparison couples. This suggests either a greater tolerance for, or a diminished awareness of the negative emotional tone that characterized their interactions.

27/5/9   (Item 9 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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01160168 ORDER NO: AAD91-15315
DATING VIOLENCE: FAMILY HISTORY, SEX ROLE ORIENTATION, AND SPECIFIC PERSONALITY DIMENSIONS THAT JEOPARDIZE WOMEN
    Author: MISKIV, CAROL
    Degree: PH.D.
    Year: 1990
    Corporate Source/Institution: ST. JOHN'S UNIVERSITY (0192)
    Source: VOLUME 52/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
             PAGE 559. 256 PAGES
    Descriptors: PSYCHOLOGY, PERSONALITY; PSYCHOLOGY, CLINICAL; SOCIOLOGY,
                  INDIVIDUAL AND FAMILY STUDIES
    Descriptor Codes: 0625; 0622; 0628

This study **investigated** the question of whether or not there are psychological dimensions that may render a woman more at risk for involvement in a **violent** dating **relationship** . The primary focus of this **investigation** was to determine empirically if the following psychological variables significantly differentiated victims from nonvictims of dating violence: exposure to familial violence, traditional sex role orientation, low self esteem, emotional dependency, depression, and excessive use of denial. Selected demographic characteristics were also examined in order to determine if there were any significant differences between the personal and dating backgrounds of victims and non-victims. A secondary aim in this study involved an exploratory-descriptive **investigation** which sought to determine if a typical personality profile, as measured by the MMPI, exists for women who experience dating violence.

The subjects consisted of 300 undergraduate college women (50 victims and 50 non-victims of dating violence). The sample of victims included women who experienced at least two separate incidents of physical aggression directed toward them by their current and/or past dating partners, as measured by the Conflict Tactics Scales.

Results indicated that victims, in comparison to nonvictims, experienced significantly more violence in their family of origin. Significantly higher levels of father's abuse toward the subject, sibling aggression, and parental spouse abuse transpired within the families of the victims. Further **analysis** of the data indicated that **exposure** to familial violence, length of past dating relationship, and early involvement in the dating process were the most salient predictor variables for identifying victims of dating violence.

The results of the MMPI exploratory **investigation** demonstrated that a typical personality profile exists for victims of dating violence. The within normal range MMPI profile indicated that victims were experiencing distress, anger, and confusion which appeared to be related to their **violent** dating **relationships**. Other personality dynamics manifested in the typical personality profile of victims were discussed with respect to their possible impact on women's involvement in **violent** dating **relationships**. Based on the findings in this study, implications for treatment strategies and preventive intervention programs were discussed.

27/5/10   (Item 10 from file: 35)

822344   ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
CONSTRAINTS TO RURAL DEVELOPMENT IN SWAZILAND AND SOME POTENTIAL   SOLUTIONS
   Author: GINA, THAMBO ELIEZER
   Degree: PH.D.
   Year: 1983
   Corporate Source/Institution: UNIVERSITY OF GUELPH (CANADA) (0081)
   Source: VOLUME 44/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 1867.
   Descriptors: ECONOMICS, AGRICULTURAL
   Descriptor Codes: 0503

     This thesis provides a checklist of the factors that should be considered when designing rural development policies in Swaziland. For more than a decade the Government of Swaziland and International Agencies have exerted concerted efforts in an endeavor to transform traditional farmers who presently produce largely for subsistence into semi- **commercial** and eventually fully **commercial** farmers oriented towards the market. This work identifies the factors that have hitherto hindered development and modernization of agriculture in Swaziland among the Swazi farmers. It was found that a multiplicity of factors have contributed to the lack of progress in modernizing Swazi farmers. Some factors are external to the farmer, i.e., beyond his immediate control, e.g., institution factors such as land tenure, size of his land, profitability constraints, etc.; some constraints are internal, e.g., they emanate from attitudes and ways of thinking of the Swazi. The latter, and some of the former, have evolved over ages as the Swazi sought to make his world intelligible to himself. This has made him accommodate to those factors that he cannot change or understand. It was found, therefore, that in order for the Swazi farmer to reach the Government targeted income levels, his family living pattern, his relationship with the community (and chief), ought to be modified or changed completely in some cases. Solutions to these problematic issues are suggested--many of them are consistent with findings and policy recommendations elsewhere, but the unique circumstances that prevail in Swaziland have been taken fully into account and this is reflected in the analysis and policy recommendations. The problems associated with land tenure are probably unique to Swaziland. The Government insists upon a solution that makes the Swazi setup conducive to **commercial** agriculture and leaves the present socio- **political** land **relationships** unaffected. This study provides such a solution. Linear programming and linear programming- **risk** simulations were used to **analyze** the quantitative constraints. Many of the conclusions reached in this study are generalizable to developmental issues anywhere.

27/5/11   (Item 11 from file: 35)

782708 ORDER NO: AAD82-16478
 RATING **POLITICAL** RISK **IN MIDDLE EASTERN COUNTRIES AND ITS RELATIONSHIP
WITH FOREIGN DIRECT** INVESTMENT
  Author: BIAZAR, ESFANDIAR
  Degree: D.B.A.
  Year: 1982
  Corporate Source/Institution: UNITED STATES INTERNATIONAL UNIVERSITY (
          0239)
  Source: VOLUME 43/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 496. 143 PAGES
  Descriptors: BUSINESS ADMINISTRATION
  Descriptor Codes: 0310

     The Problem. Recent political events in less developed counties (LDCs)
especially in the Middle East have highlighted the world-wide concern about
a growing threat to foreign **investment** . This study was undertaken to
improve the general understanding of political risk and to find its
relationship with net direct **investment** (NDI) in middle eastern
countries.
         Specifically, three research questions were addressed by this
study: (1) What is the relationship between the NDI flow and the degree of
economic/political risk perceived in the Middle East? (2) Is there an
inverse correlation between the economic/political risk perceived and the
economic growth of middle eastern countries? (3) Are political variables
more significant than economic variables in examining NDI in middle eastern
countries?
         Method. The research methodology utilized both quantitative and
qualitative techniques. The research approach was Descriptive Correlational
and was used to examine the relationship among variables. The study used
dual instrument sources of data divided into two separate areas. One set of
data was prepared by using questionnaires; collecting opinions from a
sample of university professors holding doctorate degrees and having at
least two years of teaching experience in international business. The
second set of data came from existing descriptive statistical sources which
were obtained from United States government publications or other allegedly
authentic documents. Collected data from questionnaires were summarized in
the form of averages for each variable and individual countries. These data
and those retrieved from document sources were recorded based on twelve
selected middle eastern countries. Then, by using the Step-Wise Multiple
Regression Subprogram of the Statistical Package for Social Science (SPSS),
major statistical measures were computed, presented in tables, and
interpreted.
         Results. Using step-wise regression and testing the relationship
among variables by using "F" statistics indicated the overall **relationship**
 between **political** /economic variables and NDI. However, testing each
varible separately did not show any major relationships among varibles
except for trade balance (TB), restrictive measures (RM), and gross
national product per capita (GNP/C).

27/5/12   (Item 1 from file: 583)

09671977
Taiwan boasts world's 5th-best **investment** climate: BERI
  World: Political **risk** dampens Taiwan's BERI **rating**
The Taiwan Economic News (AMH)   11 Jan 2002 Online
Language: ENGLISH

According to a report from Business Environment Risk Intelligence (BERI) of
Switzerland, Taiwan placed 15 among 50 global nations in terms of political
risks owing to its present **ties** with China. Its **political** risk index

pulled the island nation placed fifth in terms of **investment** climate, together with Germany and Norway. Taiwan fell two places to number five in terms of repatriation and remittance. The nation also fell two spots in terms of operation risk to number six. Among the 50 nations ranked, Taiwan's **investment** climate was bested by Japan, Singapore, Holland and Switzerland. China ranked 21 for its **investment** climate.

PRODUCT: Balance of Payments (E5710); Productivity (E2410);
EVENT: Labour Information (53);
COUNTRY: Singapore (9SIN); Netherlands (4NET); Germany (4GER); Japan (9JPN
); Taiwan (9TAI); China (9CHN); Switzerland (5SWI); Norway (5NOR);

   27/5/13   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6610793   INSPEC Abstract Number: B2000-07-8220-008
   Title: **Carbon abatement and new** investment **in liberalised electricity markets: a nuclear revival in the UK?**
   Author(s): Pena-Torres, J.; Pearson, P.J.G.
   Author Affiliation: Sch. of Environ., Earth Sci. & Eng., Imperial Coll. of Sci., Technol. & Med., London, UK
   Journal: Energy Policy   vol.28, no.2   p.115-35
   Publisher: Elsevier,
   Publication Date: Feb. 2000 Country of Publication: UK
   CODEN: ENPYAC ISSN: 0301-4215
   SICI: 0301-4215(200002)28:2L.115:CAIL;1-D
   Material Identity Number: E215-2000-005
   U.S. Copyright Clearance Center Code: 0301-4215/2000/$20.00
   Document Number: S0301-4215(99)00083-X
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Economic aspects (E); General, Review (G)
   Abstract: With the recent growth in concern about climate change, advocates of nuclear electricity have claimed that this technology offers an attractive option for carbon abatement in the developed world. This paper discusses whether privately owned new reactors, subject to current nuclear technology, could have market chances in the next decades in the UK liberalised electricity supply industry, when current generation capacity will start being decommissioned and UK CO_2 emissions may be priced. The authors discuss key parametric assumptions that condition the future cost competitiveness of nuclear power vis-a-vis gas-fired generation. They explore where greater cost uncertainties lie and which key economic and political tradeoffs are involved. Their discussion is based on well-documented sources of expected costs for nuclear and gas-fired generation. On the nuclear side, they concentrate on **capital** and back-end costs. By considering different scenarios for future gas prices in Europe, they analyse the levels of carbon taxation that would be needed to make current gas-fired and nuclear power technologies equally dear. Considering the political acceptability of expected triggered increases in the end-user cost of energy services, their results suggest that, for the case of carbon or energy taxation, it seems unlikely that current nuclear technology could win market space within liberalised electricity industries for new reactors in the coming decades. This diagnosis is further validated by the **financial** and **political** costs **associated** with significant **uncertainties** surrounding the **valuation** of nuclear back-end costs. (59 Refs)
   Subfile: B
   Descriptors: electricity supply industry; **investment** ; nuclear power; nuclear power stations; power generation economics
   Identifiers: liberalised electricity markets; carbon abatement; **investment** ; UK; nuclear power generation; nuclear electricity; privately owned new reactors; market chances; liberalised electricity supply industry ; parametric assumptions; cost competitiveness; economic tradeoffs; political tradeoffs; carbon taxation; political acceptability; **financial** costs; political costs; nuclear back-end costs
   Class Codes: B8220 (Nuclear power stations and plants); B8110B (Power system management, operation and economics)

27/5/14   (Item 1 from file: 99)
DIALOG(R)File   99:Wilson Appl. Sci & Tech Abs
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2149233 H.W. WILSON RECORD NUMBER: BAST97050897
Changing nature of political risk
Markwick, Sandy;
Mining Engineering v. 49 (Aug. 1997) p. 10-11+
DOCUMENT TYPE: Feature Article ISSN: 0026-5187 LANGUAGE: English
RECORD STATUS: Corrected or revised record

ABSTRACT: When operating in countries that previously did not permit
mining, mining companies are meeting a complex range of risks **associated**
with **political** issues that can lead to business disruptions and that can
affect profitability.   Tools are available to reduce these risks, the most
important of which is thorough political **risk**   **analysis** . Political **risk**
  analysis should be completed as part of the feasibility study.   Such
analysis should be qualitative and customized so that companies understand
the particular risks to their proposed project.

DESCRIPTORS: Mining law--Developing countries; Foreign   **investments** --
  Political risk;
GEOGRAPHIC NAMES: Developing countries_Politics and government

27/5/15   (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2002 American Economic Association. All rts. reserv.

606706
TITLE: Delincuencia y accion policial: Un enfoque economico. (Delinquency
     and Police Activity: An Economic Approach. With English summary.)
 AUTHOR(S): Bandres, Eduardo; Diez-Ticio, Amor
 AUTHOR(S) AFFILIATION: U Zaragoza; U Zaragoza
 JOURNAL NAME: Revista de Economia Aplicada,
 JOURNAL VOLUME & ISSUE: 9 27,
 PAGES: 5-33
 PUBLICATION DATE: 2001
 AVAILABILTY: <A
    HREF="http://www.revecap.com/ingles/principal.html">Publisher's URL</A>
 ISSN: 1133-455X
 DOCUMENT TYPE: Journal Article
 ABSTRACT INDICATOR: Abstract
ABSTRACT: This   paper   **investigates**   the   **relationships**   among   **criminal**
    activity, police production and the allocation of police resources in a
    model   using   cross   section data from the main Spanish cities in 1995.
    The purpose is to test a set of hypotheses concerning both the rational
    behaviour   of   potential   offenders   and   the   determinants   of   police
    activity.   A   three-equation   simultaneous   system   is   specified   and
    estimated   to   link   together   both   the   crime   and clearance rates and
    police   manpower   levels.   The   findings of the study provide empirical
    support for a number of the postulates of the economic theory of crime.
     Thus,   the   crime   **rate**   equation   shows   that the   **risk**   of arrest,
    educational   attainment,   the   long-term unemployment rate and per capita
    income   all   play   an important role in explaining variations in crime.
    For   its   part, the police output equation indicates that the clearance
    rates depends mainly on non-controllable factors such as the population
    or the levels of violent crime. Finally, the police resource allocation
    function   confirms   that   the   number   of   crimes has a strong positive
    effect on determining police presence.
 GEOGRAPHIC LOCATION DESCRIPTOR(S): Spain
 DESCRIPTOR(S) (1991 to Present): Illegal Behavior and the Enforcement of
    Law (K420); Urban, Rural, and Regional Economics: Regional Migration;
    Regional Labor Markets; Population (R230)
 KEYWORD DESCRIPTOR(S) (1991 to Present): Crime; Delinquency

597410
TITLE: What Makes the Stock Market Jump? An Analysis **of Political** Risk
on Hong Kong Stock Returns
AUTHOR(S): Kim, Harold Y.; Mei, Jianping P.
AUTHOR(S) AFFILIATION: Salomon Smith Barney, Inc, Hong Kong; NYU
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: This paper employs a components-jump volatility filter to
    investigate the possible market impact of political **risk** . The
    filter operates by **identifying** jump return dates, which are then
    associated with **political** events, allowing us to measure the market
    return and volatility effects of political announcements. Our empirical
    results show that political developments in Hong Kong have a
    significant impact on its market volatility and return. The results
    have some interesting implications for option pricing and political
    risk management.
GEOGRAPHIC LOCATION DESCRIPTOR(S): Hong Kong
DESCRIPTOR(S) (1991 to Present): Information and Market Efficiency; Event
    Studies (G140); Asset Pricing (G120); Economic Development: **Financial**
    Markets; Saving and **Capital** **Investment** (**Financial** Intermediation)
    (O160
KEYWORD DESCRIPTOR(S) (1991 to Present): Development; Stock Market; Stock
    Returns; Stocks

589348
TITLE: Political Uncertainty and Economic Underdevelopment
AUTHOR(S): Streb, Jorge M.
AUTHOR(S) AFFILIATION: U CEMA
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: Political instability has been emphasized as a major source of
    uncertainty in Latin America. However, arbitrariness, i.e. the lack of
    constraints on the government, can also be seen as a major source of
    uncertainty in developing countries. Two dimensions of political
    uncertainty are thus distinguished, instability and arbitrariness.
    Empirically, low polity persistence is used for political instability,
    and low political constraints are used for arbitrariness. Unlike the
    usual approach in the literature, I relate this specific measure of
    political uncertainty to income per capita, rather than growth. The
    reason to explore this link is that if **uncertainty** leads to high
    interest **rates** , both **capital** and income per capita should be low.
    The conjecture that steady state income is lower with high political
    uncertainty leads to focus on its two dimensions. The data indeed

suggest a strong positive **relationship** of **political** certainty, i.e. the combination of political constraints and polity persistence, with income per capita. Economic convergence may be conditional on the gradual process of elimination of political uncertainty.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Global

DESCRIPTOR(S) (1991 to Present): Formal and Informal Sectors; Shadow Economy; Institutional Arrangements (O170); Macroeconomic Analysis of Economic Development (includes macro models and analyses of patterns and determinants of development) (O110)

KEYWORD DESCRIPTOR(S) (1991 to Present): Developing Countries; Underdevelopment